

SPOTLIGHT

MARCH 2016

STEVE
GREER

2015 SGA OF THE YEAR

WINNER TAKES

AWARD

EVERY NEW BEGINNING COMES FROM SOME OTHER BEGINNING'S END. — DAN WILSON (SEMISONIC) "CLOSING TIME," 1998

WHETHER YOU'RE A FOOTBALL fan or not, you probably are aware that Peyton Manning was the quarterback for the Super Bowl winning Denver Broncos. In addition to his considerable skills on the field, Manning's nice-guy image has gained him many lucrative endorsement opportunities and made him a fan and media favorite. This was his fourth Super Bowl and Manning announced his retirement making it was his last hurrah with the NFL. Many fans were rooting extra hard for a Denver win so he could end his career with a second Super Bowl ring.

Roger Smith
Chief Executive Officer
AIL & NILICO

There's not much speculation as to what Manning will do upon his retirement from the game. He is good-looking, outgoing, knowledgeable, and well-respected among his peers, all of which make him a natural for a seat at the commentator's desk. That he is also well-spoken, and people just plain like the guy are indicators his success will continue in his post-NFL career.

The March issue of Spotlight is where we recognize the achievements of our SGA of the Year, and since that is none other than our new President, Steve Greer ... well, I think the parallels here are obvious. I can't think of a more fitting farewell to Steve's field career than winning this most prestigious award. I'm sure it's bittersweet. It makes the "changing of the guard" complete; there's a finality to it.

In accepting congratulations for his achievement, Steve deflects the credit to his successors, with whom he worked throughout last year to ensure a smooth and seamless transition. That was no easy feat. Naturally, he wanted to spend as much time as possible with Mike Vasu and Ryan Giddens, but he was also spending a lot of time in the McKinney executive offices, training for his own new gig. Nonetheless, Steve predicts the achievements of his successors in the field will far outweigh his own. And that's exactly as it should be.

It's a rare privilege indeed to have the opportunity to choose one's own successor. Even Peyton Manning doesn't get to do that! When you have invested yourself entirely to the success of your organization and everyone in it, it's only natural that you'd also want to be invested in making sure your legacy continues long after you've gone. You have this opportunity — we all do.

Every time you recruit and train someone, you are ushering in the next generation to replace you as you move up. That's right; your aim should always be to train a replacement, not a clone. It requires getting past your own ego, looking at people objectively according to their own merits and the strengths they bring to the table. The goal is not for them to be as good as you are, but better than you. Knowledge is power and with that power comes the responsibility to give people the very best of what you've got; share every secret. The ability to invest unselfishly in the future is yet another quality of leadership.

In this issue of Spotlight, we also proudly introduce the 2016 Executive Council. Extraordinary leaders individually, their combined talents are almost a force of nature. If our initial meeting in Key West is any indication, I think we can expect great things from this Council. I know their input will be valuable in this year of maximum *IMPACT*.

Last but not least, congratulations to the winners of the first annual Torchmark Awards. Our own John Nieves of the Rich Correa Agency was recognized as Personal Recruiter of the Year with twenty-three personal recruits — more than anyone else in the other Torchmark affiliates. Jim Surace and Marcus Smith received the Legacy Award for promoting two SGAs.

Please join me in congratulating President Steve Greer as our 2015 SGA of the Year, members of our 2016 Executive Council, and the Torchmark Award winners.



SPOTLIGHT

www.arc.aillife.com/arc/spotlight
A monthly publication spotlighting top producers of American Income Life and National Income Life

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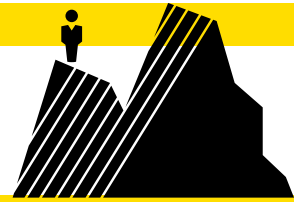
MARCH 2016

VOL. 49 NO. 3

SGA Career Track

New Markets Opening & Expanding!

There is a growing need for ambitious leaders. AIL/NILICO is looking for MGAs and GAs wanting to pursue the SGA Career Track. If you are interested, speak to your SGA, then send an email to: futuresga@aillife.com.



Required Retention Rate

Effective Jan. 1, 2016, to be eligible for bonuses and be featured in *Spotlight*, Producers must meet the required Retention or the minimum Net to Gross. Net to Gross varies based on bonus guidelines and is used only during the Producer's first nine months. The rates listed are for *Spotlight* recognition only.

Retention: **71.0%**
Net to Gross: **80%**

Dates to Remember

eApp business and paper applications subject to the 7 day hold should be uploaded or sent to Home Office by **Friday 04/22** before 2:00 p.m. CST. Paper apps excluded from the 7 day hold and PR credits should be sent to Home Office by **Wednesday 04/27**. eApp business excluded from the 7 day hold should be uploaded by **Friday 04/29** before 2:00 p.m. CST to count for **April** production.

Promotion



Congratulations to Scott. We wish him much success in his new position.

SCOTT DEHNING
Vice President of Field Operations

\$3,719,268

in total bonuses were paid out this month by AIL and NILICO. For more information on the monthly bonuses, turn to **Page 30-37**.



***Look for the asterisk!** The asterisks, shown throughout the magazine, indicate that place will be a year-to-date award winner. The Producers, who will be recognized at the 2017 Awards Presentation are: the top SGA from each Category I-VIII based on Performance Factor with 100% minimum, the top two RGAs, the top five MGAs, the top five GAs, and the top ten Individual Producers, the top two PR Representatives from each category, and the top three PR Managers. View the 2017 Convention Qualifications online at www.aillife.com or www.nilife.com. Check your production! If there is an asterisk by your position, you could be on your way to stay at the wonderful Moon Palace Resort in Cancun! The convention will be held May 18-21, 2017.



★ AGENT TENURE BONUS ★

2016



NO AGENT LEFT BEHIND

FEBRUARY BONUS PAYOUT: \$116,750

FEBRUARY BONUS QUALIFIERS: 163

| | | | | | | | | | |
|---------------------|---------|-----------------------|---------|------------------------|-------|--------------------------|-------|----------------------|-------|
| Karen Bates | \$1,000 | Aneshia Walker | \$1,000 | David Lawrence | \$750 | Major Clary | \$500 | Sergio Lanzas | \$500 |
| Sarah Batnag | 1,000 | Lance Watson | 1,000 | Donny Legere | 750 | Michael Clements | 500 | Michael Meisel | 500 |
| Belaid Belkaid | 1,000 | Tyrenna Wesley | 1,000 | Joshua Lynch | 750 | Barkley Collinson | 500 | Eugene Minter | 500 |
| Cori Bowlin | 1,000 | Emmanuel Williams | 1,000 | Connor McCollum | 750 | Ashley Conte | 500 | James Mulick | 500 |
| Stephanie Brandt | 1,000 | Michael Abney | 750 | Kanon McGee | 750 | Christina Croslin | 500 | Joshua Nkwocha | 500 |
| Paul Campbell | 1,000 | Mahrukh Ali | 750 | Ashleigh Meador | 750 | Edwin Cruz | 500 | Erin Noll | 500 |
| Peter Cappuccio | 1,000 | Aaron Anderson | 750 | Danielle Morales | 750 | Amber Daniels | 500 | Tereesha Oneal | 500 |
| Valerietina Colbert | 1,000 | Cheetara Austin | 750 | Tony Nguyen | 750 | Monica Dollins | 500 | Michal Ortiz | 500 |
| Evan Cross | 1,000 | Eugenia Austin | 750 | Jessica O'Campo | 750 | Abby Duarte | 500 | Shaefer Pacada | 500 |
| Nuzha Daadouch | 1,000 | Jordan Barnett | 750 | Josh Okray | 750 | Lindzy Egan | 500 | Deborah Paredes | 500 |
| Justine Dennis | 1,000 | Bobby Beasley | 750 | Casey Pfeffer | 750 | Joyce Feakes | 500 | Krystal Quintana | 500 |
| Nathan Handrahan | 1,000 | Jarrett Bowers | 750 | Christopher Regan | 750 | Daniel Gaviria-Velasquez | 500 | Clayton Rayborn | 500 |
| Joanna Hansen | 1,000 | Chad Brunson | 750 | Benitez Rivera | 750 | John Gibbs | 500 | Geddes Robinson | 500 |
| Geri Hedrick | 1,000 | Heather Bubadias | 750 | Samiqqa Robinson | 750 | Kevin Gillum | 500 | Mayra Robles | 500 |
| Jodi Holter | 1,000 | Candi Carlisle | 750 | Waleah Salah | 750 | Taylor Glielmi | 500 | Javier Roe | 500 |
| Joshua Lilley | 1,000 | Connor Cleary | 750 | Maryna Semenova | 750 | Melanie Gonzalez | 500 | Tasha Rowland | 500 |
| Alex Loosli | 1,000 | Maurice Coleman | 750 | Milan Sharma | 750 | Arlo Hall | 500 | Charles Roy | 500 |
| Jennifer Martin | 1,000 | James W Crawford | 750 | Mary Smith | 750 | Megan Hall | 500 | Brandon Ruis | 500 |
| Raymond Mazzella | 1,000 | Morgan Dennis | 750 | Shannon Spears | 750 | Amanda Hardy | 500 | Elizabeth Shayler | 500 |
| Steven Osburn | 1,000 | Theresa Dodd | 750 | Svyatoslav Stefanushyn | 750 | Roman Hines | 500 | Jaclyn Soto | 500 |
| Alex Paguio | 1,000 | Jordan Endsley | 750 | Brian Stern | 750 | Sharon House | 500 | Maxo Tanis | 500 |
| Demetrice Parker | 1,000 | Charlexius Evans | 750 | James Swinton | 750 | Tasha Jones | 500 | Leah Unzicker | 500 |
| Shaun Perritt | 1,000 | Jason J Gordon | 750 | Francesca Veltri | 750 | Penelope King | 500 | Travis Willey | 500 |
| Cory Reчек | 1,000 | Hinda Grayman | 750 | Abigail Vrabel | 750 | Hannah Klass | 500 | Casey Willis | 500 |
| Jacob Rochefort | 1,000 | Fred Greenawalt | 750 | Michelle Wagner | 750 | Carmelita Laguna | 500 | Kara Winter | 500 |
| Jessica Royse | 1,000 | Nicholas Guglielmetti | 750 | Brittany Williams | 750 | Linh Lam | 500 | R Alexander Woodruff | 500 |
| Ashley Rust | 1,000 | Sarah Hall | 750 | Diamond Alabi-Isama | 500 | | | | |
| Candice Sawyer | 1,000 | Sophia Hall | 750 | Brandy Apodaca | 500 | | | | |
| Daniel Snyder | 1,000 | Skyler Hornung | 750 | Joseph Ardoin | 500 | | | | |
| Todd Sowell | 1,000 | Mercedes Hudson | 750 | Ascer Barlatier | 500 | | | | |
| Zachary Stocum | 1,000 | Willette Hurst | 750 | Louis Berner | 500 | | | | |
| Zachary Suarez | 1,000 | Danita Jones | 750 | Mark Bishop | 500 | | | | |
| Nikola Subotic | 1,000 | Nedal Kawash | 750 | Everton Blake | 500 | | | | |
| Mark Tusing | 1,000 | Halena Khan | 750 | Rhonda Boucher | 500 | | | | |
| John Vacca | 1,000 | Roger King | 750 | Julie Carr | 500 | | | | |
| Kevin VanEpps | 1,000 | Paulius Komskis | 750 | Andrew Casprowitz | 500 | | | | |
| Travis Vaughn | 1,000 | Danielle LaBarbera | 750 | Kethler Claimon | 500 | | | | |

Eligibility must occur in the 4th, 5th or 6th month of tenure. Tenure month is determined by agent's contract date (first application date) with the Company. Hire/code month is Month One and based on date in the system. Contract month counts as a full month of tenure regardless of whether agent codes on the first day of the month or last day of the month. Agent must have minimum of 84% Net-to-Gross in month 4 - 6

*Qualifications and guidelines are on the ARC.

Hawaii

Six Month Contest

Current Contest Leaders

State General Agents

| | SGA | Qtr 4&1 OBJ | Contest Net ALP | % Growth |
|-------------------------|--------------------------|--------------------|--------------------|---------------|
| Cat I&II | Giglione-Ackerman | \$1,239,866 | \$1,214,335 | 97.9% |
| | Sabrina Lloyd | 1,905,279 | 1,831,730 | 96.1 |
| | Chris Hernandez | 743,632 | 597,862 | 80.4 |
| Cat III&IV | Laura Fisher | \$676,800 | \$658,935 | 97.4% |
| | Jamison Weatherspoon | 383,520 | 369,852 | 96.4 |
| | Joseph Diecedue | 586,560 | 504,661 | 86.0 |
| Cat V&VI | Jose Carvajal | \$225,600 | \$241,000 | 106.8% |
| | Souley Bah | 225,600 | 158,275 | 70.2 |
| | James Cunningham | 406,080 | 255,977 | 63.0 |
| Cat VII&VIII | Randall Cook | \$135,360 | \$133,075 | 98.3% |
| | Mathew Hart | 375,687 | 293,205 | 78.0 |
| | Cisco Perez | 248,160 | 188,248 | 75.9 |

Managing Agents

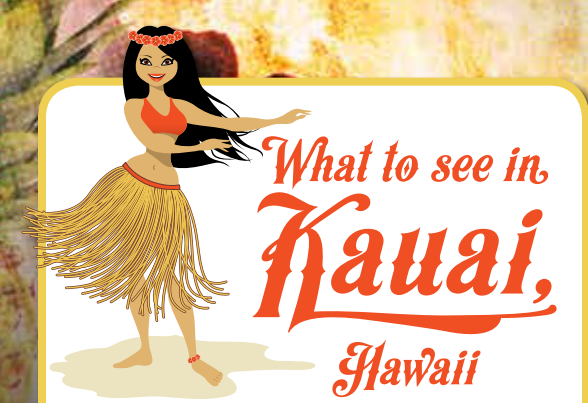
| | Name | Contest Net ALP |
|--------------|------------------------|--------------------|
| RG/A | Robert Janev | \$1,517,859 |
| | Thomas Vena | 616,378 |
| MGA | Marian Sertler | \$827,102 |
| | Zach Otto | 514,373 |
| | Joshua Dishong | 297,694 |
| | Marc Salvaggi | 291,778 |
| SA/GA | Andrzej Sertler | \$239,301 |
| | Patricia Cicerale | 151,277 |
| | Martyna Dudapasieka | 126,513 |
| | Andre McCallum | 124,351 |
| | Jasmin Gallaga | 119,145 |
| | Nathan Hunt | 117,217 |

Personal Producers

| | Name | Contest Net ALP |
|-----------|---------------------|------------------|
| AI | Al Alkurdi | \$280,827 |
| | Michael van Delft | 184,493 |
| | Erez Shabtay | 169,171 |
| | Roghie Hassan Loo | 138,999 |
| | Ryan Kendl | 130,901 |
| | Paul Smith | 122,280 |
| | Joey Kennedy | 119,583 |
| | Muhammed Ashraf | 115,906 |
| | Mark Dushaj | 111,341 |
| | Patrycja Grudzinska | 107,362 |
| | Joseph Sarasin | 104,837 |
| | Joachim Jean | 104,034 |
| | Lily Sakai | 103,467 |
| | Alvin Ali | 102,790 |
| | George Kamel | 102,718 |

Public Relations

| | Name | Cards |
|-----------------------|------------------------|-----------------|
| Cat I&II | Robin Andrade | 10,491 |
| | Brenda Disomma | 8,055 |
| | Fran Christie | 6,377 |
| Cat III&IV | David Blaisdell | 12,731 |
| | Mario Soljan | 9,621 |
| | Carl Zablotny | 7,885 |
| | Name | % Growth |
| Manager | Melissa Lively | 45.97% |



Get back to nature with a visit to the magnificent Wailua Falls on Kauai Island. The 85-foot-tall waterfall cascades in two streams down to the Wailua River below. This famous site was once featured in the opening credits of the TV show "Fantasy Island." A picture-perfect view of the falls is easily accessible from the road—no hiking required. Allow the soothing sights and sounds to compel you to linger for a while.

Tip: Visit Wailua Falls in the morning, and you may see a rainbow extend from the base, making for a great photo op.

Please note: Hawaii Six Month Contest Period October 1, 2015 - March 31, 2016. During contest period, SGA categories will remain unchanged from 2015 assignments. Contest results show top people in each qualifying category. For full contest details and minimum production requirements, visit www.aillife.com/arc/spotlight.aspx

ANNIVERSARIES

- | | | | | | | |
|---|--|---|--|---|---|---|
| <p>26 YEARS OF SERVICE Brenda Di Somma, PR Kenneth Madden, AGT</p> <p>25 YEARS OF SERVICE Roger Fung, MGA Kelly McDonald, AGT</p> <p>20 YEARS OF SERVICE Steven Engrav, RGA</p> <p>18 YEARS OF SERVICE Randy Stockley, PR</p> <p>17 YEARS OF SERVICE Rob Olson, SGA</p> <p>16 YEARS OF SERVICE Rob Hay, SGA</p> <p>15 YEARS OF SERVICE Scott Florin, SA Rebecca Klebsch, MGA Krista Thieme, SGA Benjamin Van Fossen, AGT</p> <p>14 YEARS OF SERVICE Fran Christie, PR John M McGrath, RGA Herivelto Pereira, AGT</p> <p>13 YEARS OF SERVICE Omar Hashimi, AGT Adam Kahn, AGT</p> <p>12 YEARS OF SERVICE Mitch Duplantis, SGA Iryna Sushkova, AGT</p> <p>11 YEARS OF SERVICE Andrea Yee, AGT</p> <p>10 YEARS OF SERVICE Richard Carter, AGT Matt Pflueger, RGA</p> | <p>John Sparby, RGA</p> <p>9 YEARS OF SERVICE Evan Holzhauser, RGA Dustin Klingebiel, AGT Emil Mohareb, GA Tim O'Connor, PR Jonathan Russell, AGT Atta Saleh, MGA</p> <p>8 YEARS OF SERVICE Daniel Johnson, AGT Peter Kwiatkowski, GA Jacqueline LaBlanc, AGT Brock Lampee, AGT Gabriel Manzo, AGT Kimberly Riley, AGT Kristi Vang, AGT Bernard Weaver, PR</p> <p>7 YEARS OF SERVICE Matthew Diulus, RGA Joseph Hedborn, AGT Donna LaMontagna, PR Melissa Lively, PR Jonathan Maust, RGA Lisa McGee, PR Mark Neilson, AGT Nicole Sanders, MGA Matthew Turnquist, RGA Afuiva Vaai, SA Vatapuia Vavau, AGT</p> <p>6 YEARS OF SERVICE Randall Cook, SGA Adam Huck, SA Tracy Lepore, AGT Tina Phongsavath, RGA</p> | <p>David Scalisi, PR</p> <p>5 YEARS OF SERVICE Milena Arceo, GA Bernadette Casciato, AGT Mark Hart, AGT Eric Hidy, AGT Tiare Hubbard, AGT Brian Hutchings, AGT Beau Locker, RGA Aaron McLean, MGA Erin Murray, AGT Richard Pazak, GA Aaron Ralston, MGA Richard Rowe, AGT Brandon Schweg, GA Jesse Spencer, RGA Eric Thompson, GA</p> <p>4 YEARS OF SERVICE Sharon Barnes, SA Derrick Coates, MGA Bilal Farsakh, SA Jeffrey Hapke, PR Dallas Johnson, AGT Marlene King, AGT Ryan Landmark, SA Xavier MacLarty, AGT David Norman, AGT Cynthia Schneiderman, MGA Barbara Seyoum, MGA</p> <p>3 YEARS OF SERVICE Dominick Arduino, AGT</p> | <p>Jesse Atatai, AGT Darrell Ballard, MGA Evan Herndon, MGA Kyle Butler, GA Bryon Eddinger, MGA Brandon Edens, GA Danny Favreau, AGT Gregory Graham, GA Katalina Halaunga, AGT Michael Novak, AGT Riley Peters, SA Steven Sibelman, AGT Cleopatra Sola, RGA Herbert Stell, MGA Herbert Tomajcik, MGA Jameetri Washington, MGA</p> <p>2 YEARS OF SERVICE Eric Thompson, GA Ho Tran, RGA Sara Vaz, RGA</p> <p>4 YEARS OF SERVICE Sharon Barnes, SA Derrick Coates, MGA Bilal Farsakh, SA Jeffrey Hapke, PR Dallas Johnson, AGT Marlene King, AGT Ryan Landmark, SA Xavier MacLarty, AGT David Norman, AGT Cynthia Schneiderman, MGA Barbara Seyoum, MGA</p> <p>3 YEARS OF SERVICE Dominick Arduino, AGT</p> | <p>Alejandro Gonzales, GA Matthew Halbmaier, SA Lorena Herndon, MGA Jayshawn Johnson, AGT Matthew Koleszar, AGT Wislaine Laurent, AGT Brandon Leonardo, AGT Matthew McCall, AGT Michael McClintock, AGT Mia Mitchell, MGA Christine Moore, SA Bret Nilson, SA Juan Olvera, MGA Sarah Parnell-Jones, AGT Hayden Carroll, SA Jonathan Cook, AGT Jason Cox, MGA Kanally Daniel, AGT Caren Deanda, AGT Krysta Dekhan, AGT William Doherty, MGA Mark Dominguez, AGT Evan Donoghue, MGA Marc Dossantos, SA Comrad D'Souza, GA Brian Eickmeyer, AGT Mamdamba Faal, MGA Dodge Fielding, AGT Nicholas Forrest, AGT Roger Drake, AGT Fabian Aniekwensi, AGT Theodore Arshawsky, AGT Samuel Aults, AGT Jenna Ayotte, AGT</p> | <p>Nathan Hunt, GA Peter Iversen, AGT Raphael Jaras-Dunfey, SA MaryEllen Joyce, AGT Krysten Kaai, SA Arthur Kicknosway, AGT Amanda Krywy, SA Jason Kuepfer, GA Marc Kurzberg, SA Timothy Lade, SA Christina LaPlant, GA Saul Lopez, SA Adrienne Maker, AGT Lindsay Maring, AGT Desmond Martin, AGT Miguel Martinez, AGT Jennifer McCarroll, SA Darryl McDougal, AGT Joshua Miller, SA Martha Miller, AGT Mary Myers, AGT Edmaggie Myrthill, SA Nadia Naji, SA Fadi Nassar, SA Edward Nguyen, SA Alicia Nieman, AGT Jesse Nightingale, SA Angeleena O'Hearn, SA Timothy O'Reilly, AGT Kay Pomroy, SA Thomas Prather, AGT Debra Prince, AGT Brian Prussia, AGT Mali Reed, AGT</p> | <p>Crystal Revilla, GA Cynthia Riddle, SA Patrick Rooney, SA Elliot Rush, SA Matthew Russell, SA Anne Ryding, SA Christopher Salemo, GA Shana Sanders, AGT John Sardin, MGA Gail Sassman, AGT Neil Selley, SA Jamie Sheffield, AGT Richard Sidoti, GA Gregory Stewart, MGA Derek Swanier, SA Michael Tagliaboschi, SA Joseph Terry, AGT Mollie Uphoff, SA Christopher Visnesky, AGT Phillip Waisman, SA Donald Walker, SA Tommy Ward, AGT Nicholas Watson, SA Rolf Wick, AGT Deja Wilson, SA Natonjha Wright, AGT Phillip Youn, AGT Travis Zuelsdorf, AGT</p> |
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PROMOTIONS

- | | | | |
|---|---|--|---|
| <p>STATE GENERAL AGENT Cameron Cimino</p> <p>REGIONAL GENERAL AGENT Todd Engelson Ivan Leung Brandon MacDonald Janet Quintana Joshua Rauser Erez Shabtay Joseph Tomanovich</p> <p>MASTER GENERAL AGENT Amy Baird William Chu Bryan Czajkowski Jesse Doherty Brian Gilmore Tucker Gregor Damaris Henderson Slavita Hut Pennie Jansik-Keller Morgan Lawson Virakbot Oung Andrew Severson Ryan Tomajcik Andrew Wagner</p> <p>60% GENERAL AGENT Jason Ashline Elias Boles Brendan Bradfield Brandon Edens Erica Fitzsimmons Kasi Hobbs Nathan Hunt Phillip McElfresh Amanda South Jason von Rosenberg Daphne Weber Brett Yankey</p> | <p>57.5% GENERAL AGENT David Basnett Christopher Bennett Quewandra Daniel Michael Dean Brian Fuller Francis Ingulli Lea Jenkins Michael Joyce Rayleen Kama Stephanie Lovins Badum Maaloo Christabel Ornelas Gregory Sampat Christopher Shuman Richard Sidoti Travis Stucki Inderjit Toor Genevieve Trahan Vyacheslav Vasilenko Travis Ward</p> <p>55% SUPERVISING AGENT Mahrukh Ali Jeffrey Bilbrey Ashley Bonds Rebecca Bonesteel Coni Bowlin Athea Buchanan Paul Deatherage Scott Gassner Geri Hedrick Raul Jacobs Sara Kamalvand Lundy Lichte Brody Maughan-Evanson Andrew Maxey Hector Mendez Roger Rau</p> | <p>Samiqua Robinson Garrett Shelton Mandale Tolefree Diane Williams-Lewis</p> <p>52.5% SUPERVISING AGENT Abbas Abdul-Khaliq Rachel Adams Rebecca Arch Alisha Armand Connie Arnould Salvatore Battaglia Michael Bell Keith Booker Zavier Borchelt Michael Botond Chad Brunson Caroline Chambers Ashley Christy Michael Claseman Corey Clayton Nuzha Daadouch Thomas Dillon Michael Erasmus Brent Erkkila Norine Fortier Mario Frias Fred Greenawalt Elise Grizzell Dean Gushi Bret Hamlin Alisha Hart Lamondra Haynes Lamondra Howell Harry Jones Krysten Kaai Kolbe King Marie Laine David Lutz</p> | <p>Alipate Makaui Cristian Matapenagos Schuyler McCabe Tiffany McGraw-Legere Rachel Mesnard Richard Millington Ryan Misner Danielle Morales Nadia Naji Igwe Nwagwu Stuart Pagan Joseph Perkins Kelsey Price Benitez Rivera Sara Rostamijalilian Nichole Rouse Theodore Ryan Crystal Session Erica Simpson Debra Small Nadine Smith-Johnson Drexil Smothers Jacob Sorak Todd Sowell Joy Takafuji Robin Thomas Travis Vaughn Dustin Vincke Lawanda Walton James Wells Deja Wilson Bradley Wu Pa Yang Aaron Ybarra Moises Zaldivar</p> |
|---|---|--|---|

NEW SGA



Cameron Cimino
Tennessee
March 14

After graduating from Marietta College with a degree in Advertising and Public Relations, Cameron worked part-time at a steel mill in Youngstown, Ohio. He has Simon Arias' grandfather Chuck, his boxing coach, to thank for pointing him to AIL in December of 2010. Cameron has "always gravitated toward leadership roles," first in sports and now in business. He says his greatest asset is the ability to build relationships and develop a "fun working atmosphere that is also productive." Cameron and his wife Dani, son Jamir and daughter Olivia live in Nashville.



TRUE CHAMPIONS



Susan Fuldauer
Vice President of
Public Relations Field Operations

IN ROGER'S ARTICLE THIS MONTH, HE references Peyton Manning, whom I personally admire. Being from Indianapolis, I was a supporter of #18 as a Colts player and then followed Manning as he was released from the Colts and picked up by the Broncos.

He has announced his retirement from the sport that he deeply loves. It's bittersweet for him and for his fans. He's had an unbelievable 18-year career with the NFL and has accomplished more than anyone else in so many areas of the game.

What makes Manning so great is how he lives his life both on and off the field. He is a true champion.

Here are a few of his parting words as he announced his retirement:

I've learned a lot through my mistakes, stumbles and losses in football. I've also learned this game is a mighty platform that has given me a voice that can echo well beyond the game. Football has taught me not to be led by

obstructions and setbacks but instead to be led by dreams. Due to some good genes, I'm smart enough to know that those lessons can enrich who I am and where I go from here.

I believe that we can relate these words to our careers with AIL/NILICO. What a great platform we've been provided to have a voice for working families and to provide for their greatest needs. He continued to say...

I'm totally convinced that the end of my football career is just the beginning of something I haven't even discovered yet. Life is not shrinking for me; it's morphing into a whole new world of possibilities.

And so we welcome and celebrate a new beginning for Steve Greer as President of our company and the new 2016 Executive Council members. Congratulations to all on this new beginning.

Pundits will speculate that my effort and drive over the past 18 years were about mastery and working to master every aspect of the NFL game. Well, don't believe them. Because every moment, every drop of sweat, every bleary-eyed night of preparation, every note I took and every frame of film I watched was about one thing, reverence for this game.

When I look back on my NFL career, I'll know without a doubt that I gave everything I had to help my teams walk away with a win.

There were other players who were more talented but there was no one that could out-prepare me and because of that I have no regrets.

We can absolutely relate his departing words to all of us, whether PR or agency.

"WE ARE LED BY A DREAM..."

Yes, we must master every aspect of our processes. But it is the deep-seeded reverence for what we are about that separates the good from the great on Team AIL/NILICO.

We are led by a dream, a vision of what can be for working families and for what this company is and can be. We are the dreamers, the visionaries for the company. We are the drivers that create what is needed to move the company to reach its goals and vision.

Do you have the passion inside to create the mastery and reverence Manning speaks of? I believe we all do.

How much do you know about the famous people who grace our 2016 **IMPACT** theme graphics?

What **IMPACT** did they make and how does that relate to our ability as individuals and collectively to make an **IMPACT**?



MOTHER TERESA [Anjezë Gonxhe Bojaxhiu] (1910-1997)

Her name has come to represent the embodiment of compassion and selflessness throughout the world. By age 12, young Agnes decided to commit herself to a religious life, where she first worked as a teacher, but while serving in Calcutta, she felt called to live and work with "the poorest among the poor." She founded the Missionaries of Charity religious order and at the time of her death, she was operating more than 500 missions in 100 countries.



"Agnes" was born in Albania, but became an Indian citizen.



Won the Nobel Peace Prize in 1979 and donated the entire prize to the poor in India.



In 1982, during the Siege of Beirut, she rescued 37 children trapped in a front line hospital by brokering a temporary cease-fire between the Israeli army and Palestinian guerrillas.



Received the Presidential Medal of Freedom from President Ronald Reagan in 1985.



In 1999, she ranked first in Gallup's List of Most Widely Admired People of the 20th Century.



Upon her death, the Vatican began the process of canonization. She will officially be declared a saint on September 4, 2016.



Food for Thought:

When asked, "What can we do to promote world peace?" She answered, "Go home and love your family."

PERSONAL RECRUITING

Unleash Your Career!

Personal Recruiting provides opportunity for all Agents to earn an **additional monthly income stream** above and beyond regular recruiting efforts performed by Managing Agents!

FEBRUARY TOP PERSONAL RECRUITING AGENTS

By Incentive Structure Payout[■]

February Total Payout: **\$185,419**

February Total Qualifiers: **550**



Joshua Dishong
\$4,540
Zachary Hart



Marc Salvaggi
\$3,450
Surace-Smith



Kade Beck
\$2,075
Joe Diecedue



Stephanie Kell
\$1,893
Joe Diecedue



Frank Rodriguez
\$1,461
Giglione-Ackerman

| NAME | TOTAL | NAME | TOTAL | NAME | TOTAL | NAME | TOTAL | NAME | TOTAL |
|------------------|---------|---------------------------|-------|-----------------------|-------|-------------------|-------|-----------------------|-------|
| Joshua Dishong | \$4,540 | Bereniz Vargas | \$845 | Samantha Haumschild | \$664 | Olicia Wehrle | \$582 | James Parkman | \$526 |
| Marc Salvaggi | 3,450 | Jakob Rios | 827 | Christopher Gray | 659 | Meaghan Kehl | 581 | Andrew Chambers | 525 |
| Kade Beck | 2,075 | Naomi Henderson | 816 | Cole Hatfield | 659 | Alfred Uipa | 578 | Jessica Royse | 523 |
| Stephanie Kell | 1,893 | Marie Campbell | 811 | Matthew Conrad | 658 | Makena Alexander | 576 | Jordon Barron | 520 |
| Frank Rodriguez | 1,461 | Daniel Toshner | 807 | Zachary Lakatos | 654 | Krystian Drozd | 566 | Ashley Wenning | 519 |
| Ransey Vazquez | 1,389 | Demetreis Smith | 807 | Robert Kanaan | 654 | Scott Hannon | 565 | Zachary Stocum | 517 |
| Jonathan Frigola | 1,257 | Alma Lozano | 800 | Clayton Bonner | 642 | Bret Hamlin | 565 | Julie Lyles | 514 |
| Jeramey Pitman | 1,232 | Svyatoslav Stefanyshyn | 798 | Michael Batdorf | 641 | Gregory Graham | 563 | Nicholas Scordos | 506 |
| Jennie Overbey | 1,187 | Tiffani Tavormina | 747 | Triquize Edwards | 634 | Timothy Moody | 558 | Remy Tilus | 504 |
| Rasaki Are | 1,167 | Geddes Robinson | 740 | Matthew Hilton | 633 | Patrick Rieger | 558 | Viyarath Vongprachanh | 502 |
| Jacob Cook | 1,163 | Emmanuel Fedna | 739 | Bryan Juskiw | 620 | Israel Negron | 553 | Lacey McMullen | 500 |
| Shawn Leckie | 1,126 | Mary-Delores Ayarzagoitia | 737 | Christopher Tricarico | 615 | Mia Mitchell | 551 | Salvatore Battaglia | 500 |
| Michael Denton | 1,110 | Kenneth Preston | 724 | Pita Pelenato | 615 | Kashief Perkins | 546 | Kashala Guiden | 500 |
| Avi Kauderer | 994 | Mack Doby | 714 | Orby Kelley | 613 | John Nieves | 545 | Phillip Munsey | 500 |
| Michael Cirelli | 976 | Andrea Cox-Phillip | 709 | Omar Torres | 609 | Chris La Fond | 542 | Wesley Nye | 500 |
| Jonathan Cook | 975 | Victor Agurto | 708 | John Turner | 608 | Jacqueline Donald | 539 | Fabian Robledo | 500 |
| Andrew Wagner | 949 | Travis Stucki | 700 | Garrett Hackley | 604 | Charles Belt | 535 | Joshua Wehlmann | 500 |
| Jordan Lacy | 940 | Luis Garcia | 698 | Ernest Patterson | 598 | Andrew McQuade | 535 | | |
| John Conard | 937 | Andrew Aaron | 693 | Mark Dombrowski | 593 | Skyler Hornung | 535 | | |
| Andrzej Sertler | 937 | Aaron McLean | 688 | Callum Mathers | 592 | Michael Clemente | 533 | | |
| Derek Foore | 916 | Bilal Farsakh | 684 | Kassandra Perez | 591 | Julian Brown | 532 | | |
| Joshua Rauser | 895 | Jason Bratin | 678 | Coreen Berry | 590 | Joseph Perkins | 527 | | |
| Omar Billy | 847 | Bristee Logan-Giles | 678 | Rebecca Arch | 589 | Shai Mate | 526 | | |

FEBRUARY TOP PERSONAL RECRUITING AGENTS

By Number of Personal Recruits[▼]

Total Personal Recruiting Agents: **240**

Total Personal Recruits: **280**



Ransey Vazquez
5 Recruits
Bob Olson



Jeramey Pitman
4 Recruits
Richard Correa



Kassandra Perez
4 Recruits
Jose Carvajal



Andrzej Sertler
3 Recruits
Sabrina Lloyd



Geddes Robinson
3 Recruits
Raymond Risucci

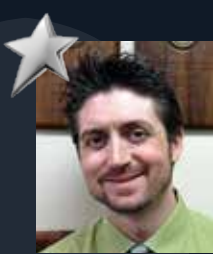
| NAME | RECRUITS | NAME | RECRUITS | NAME | RECRUITS | NAME | RECRUITS | NAME | RECRUITS |
|-----------------|----------|----------------|----------|--------------------|----------|----------------|----------|----------------|----------|
| Ransey Vazquez | 5 | Charles Belt | 2 | Andrea Cox-Phillip | 2 | Kashala Guiden | 2 | Pita Pelenato | 2 |
| Jeramey Pitman | 4 | Andre Bent | 2 | Michael Denton | 2 | Kevin Holtz | 2 | Joseph Perkins | 2 |
| Kassandra Perez | 4 | Clayton Bonner | 2 | Joshua Dishong | 2 | Robert Kanaan | 2 | Joshua Rauser | 2 |
| Andrzej Sertler | 3 | Marie Campbell | 2 | Triquize Edwards | 2 | Shawn Leckie | 2 | Omar Torres | 2 |
| Geddes Robinson | 3 | John Conard | 2 | Jonathan Frigola | 2 | Shai Mate | 2 | Jason Williams | 2 |
| Travis Stucki | 3 | Jacob Cook | 2 | Dwayne Gomez | 2 | Mia Mitchell | 2 | Jennifer Young | 2 |

■ Top Personal Recruiting Agents listed earned at least \$500
▼ Top Personal Recruiting Agents listed have at least 2 Personal Recruits
● Spotlight will picture the top 5 Personal Recruiting Agents based on number of Personal Recruits. In case of a tie, top Personal Recruiting Agents will be determined by total Incentive Structure Payout as long as minimum Retention/Net to Gross standards are met.

LEAGUE OF CHAMPIONS

MEMBERS

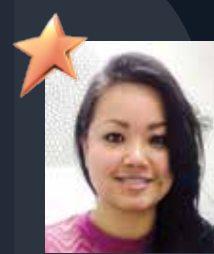
— By Number of Eligible Personal Recruits



Kade Beck
Silver
11 recruits
Joe Diecedue



Daniel Toshner
Bronze
6 recruits
Altig-Orlovic



AshLynn Orng
Bronze
5 recruits
Altig-Orlovic



Jennifer Young
Bronze
5 recruits
Altig-Orlovic



Frank Rodriguez
Bronze
5 recruits
Giglione-Ackerman



Jeffrey Hall
Bronze
5 recruits
Albert Serur



Tiffani Tavormina
Bronze
5 recruits
Jamison Weatherspoon

YTD TOP 25 PERSONAL RECRUITING AGENTS

By Number of Personal Recruits[▼]

YTD Total Personal Recruiting Agents: **395**

Total Personal Recruits: **492**

| NAME | RECRUITS | NAME | RECRUITS | NAME | RECRUITS | NAME | RECRUITS | NAME | RECRUITS |
|-----------------|----------|-----------------|----------|-----------------|----------|------------------|----------|-----------------|----------|
| Ransey Vazquez | 5 | Travis Stucki | 4 | Kassandra Perez | 4 | Jordan Lacy | 3 | John Conard | 3 |
| Kade Beck | 4 | Jeramey Pitman | 4 | Joshua Dishong | 3 | Robert Kanaan | 3 | Jamison White | 3 |
| Jennie Overbey | 4 | Mack Doby | 4 | Marc Salvaggi | 3 | Jonathan Frigola | 3 | Amanda Peterson | 3 |
| Andrzej Sertler | 4 | Geddes Robinson | 4 | Michael Denton | 3 | Mark Dombrowski | 3 | | |

*A Personal Recruit is considered eligible (will count towards qualification levels) when he/she has submitted \$2,000 Net ALP

NEW ASSOCIATES

PER MANAGER



SA

| NAME | # | SGA | NAME | # | SGA | NAME | # | SGA | NAME | # | SGA |
|---------------------|---|-------------------|-----------------------|---|----------------|------------------|---|-------------------|-----------------|---|-----------------|
| Meghan Harris | 6 | Sabrina Lloyd | Natalia Tatkovska | 3 | Sabrina Lloyd | Matthew Kelly | 2 | Laura Fisher | Saul Lopez | 2 | Bob Olson |
| Omar Torres | 5 | Sabrina Lloyd | Kendall Wilson | 3 | Sabrina Lloyd | Marc Kurzberg | 2 | Laura Fisher | Chelsea Gobes | 2 | Phillip Prata |
| Karen Mosley | 4 | Giglione-Ackerman | Jimenez Parker | 3 | Surace-Smith | Marysa Maggio | 2 | Laura Fisher | Arien Seemann | 2 | Surace-Smith |
| Edill Cobos | 4 | Sabrina Lloyd | Casey Moore | 2 | Erin Allen | Alejandro Pineda | 2 | Laura Fisher | James Sherwood | 2 | Surace-Smith |
| Sina Heak | 4 | Albert Serur | Mark Hoban | 2 | Altig-Orlovic | Ariel Demesa | 2 | Giglione-Ackerman | Andrew Siebert | 2 | Surace-Smith |
| Kaisee Cogswell | 3 | Altig-Orlovic | Timothy Moody | 2 | Altig-Orlovic | Elvis Durakovic | 2 | Giglione-Ackerman | Joshua West | 2 | Michael Vasu |
| Kevin Gill | 3 | Richard Correa | Brenna Schmidt | 2 | Altig-Orlovic | Fran Kolos | 2 | Giglione-Ackerman | Byron Belser | 2 | Williams-Zophin |
| Cameron J Stanley | 3 | Laura Fisher | Edwin Rodriguez | 2 | Simon Arias | Frank Rodriguez | 2 | Giglione-Ackerman | Nathalie Kanzki | 2 | Williams-Zophin |
| Krystian Drozd | 3 | Sabrina Lloyd | Viyarath Vongprachanh | 2 | Simon Arias | David Hefflin | 2 | Zachary Hart | | | |
| Myaa Fallon | 3 | Sabrina Lloyd | James Flores | 2 | Jose Carvajal | Franklin Snyder | 2 | Chris Hernandez | | | |
| Jasmin Gallaga | 3 | Sabrina Lloyd | William Barker | 2 | Richard Correa | Billi Jo Hawkins | 2 | Stephen Jubrey | | | |
| Patrycja Grudzinska | 3 | Sabrina Lloyd | Moises Zaldivar | 2 | Desi Dimitrova | Shiv Patel | 2 | Sabrina Lloyd | | | |

GA

| NAME | # | SGA | NAME | # | SGA | NAME | # | SGA | NAME | # | SGA |
|---------------------|---|-------------------|---------------------|---|------------------|-------------------|---|-------------------|---------------------|---|-----------------|
| Martyna Dudapasiaka | 9 | Sabrina Lloyd | Curtis Henderson | 3 | Allan Jennings | Joshua Randolph | 2 | James Cunningham | Frank Cordaro | 2 | Theodore Pappas |
| Paul Zuzick | 7 | Laura Fisher | Marie St Germain | 3 | Kyle Johnson | Laura Frew | 2 | Laura Fisher | Aziz Farsakh | 2 | Theodore Pappas |
| Ashley Wenning | 7 | Surace-Smith | Amr Shater | 3 | Theodore Pappas | Michael Russo | 2 | Laura Fisher | Donte Grant | 2 | Theodore Pappas |
| Nathan Hunt | 6 | Richard Correa | George Taramas | 3 | Theodore Pappas | Lesina Ah Sue | 2 | Steve Friedlander | Patrick Whipp | 2 | Cisco Perez |
| Steven Rios | 6 | Sabrina Lloyd | Matthew Bell | 3 | Phillip Prata | Ruben Santillana | 2 | Steve Friedlander | Sean Conway | 2 | Phillip Prata |
| Carrie Padgett | 6 | Williams-Zophin | Derek Foore | 3 | Surace-Smith | Robert Locke | 2 | Ryan Giddens | Bryant Logan | 2 | Phillip Prata |
| Pamela Randle | 5 | Bob Olson | Eric Thompson | 3 | Surace-Smith | Victor Agurto | 2 | Giglione-Ackerman | Jesse Benwell | 2 | Imran Satti |
| Jeffrey Hall | 5 | Albert Serur | Christopher Bennett | 2 | Altig-Orlovic | Patricia Cicerale | 2 | Giglione-Ackerman | Joseph Kanaan | 2 | Imran Satti |
| Clayton Bonner | 5 | Jeremy Welch | Kevin Ishikane | 2 | Altig-Orlovic | John McDougald | 2 | Giglione-Ackerman | Brent Bowling | 2 | Surace-Smith |
| Matthew Cessna | 4 | Simon Arias | Man Tong | 2 | Altig-Orlovic | Shawn Lewicki | 2 | Mathew Hart | Orby Kelley | 2 | Surace-Smith |
| Kelvin Fernandez | 4 | Laura Fisher | Alix Albright | 2 | Simon Arias | Heulet Suggs | 2 | Mathew Hart | Christopher Kennedy | 2 | Surace-Smith |
| Shannon Longcore | 4 | Zachary Hart | Timothy Bugge | 2 | Simon Arias | Gregory Graham | 2 | David Hausman | Oleg Novitchii | 2 | Surace-Smith |
| Duane Shaw | 4 | Sabrina Lloyd | Brandon Edens | 2 | Simon Arias | Christopher Gray | 2 | David Hausman | Mike Paragiou | 2 | Surace-Smith |
| Sean Hansen | 4 | Phillip Prata | Jenna Gula | 2 | Simon Arias | Michael Coulthard | 2 | Chris Hernandez | Austin W Smith | 2 | Surace-Smith |
| Stephanie Lovins | 3 | Altig-Orlovic | Brittini Kwiecien | 2 | Simon Arias | Jeremy Engrav | 2 | Chris Hernandez | Alexander Spooner | 2 | Surace-Smith |
| Christina Jauch | 3 | Simon Arias | Aaron Parks | 2 | Simon Arias | Peter Kwiatkowski | 2 | Chris Hernandez | Tiffany Babin | 2 | Michael Vasu |
| Ariana Jones | 3 | Simon Arias | Christian West | 2 | Simon Arias | Vincent Meyer | 2 | Chris Hernandez | Mamdemba Faal | 2 | Dustin Venekamp |
| Crystal Revilla | 3 | Jose Carvajal | Tyler Worstell | 2 | Simon Arias | Kasi Hobbs | 2 | Allan Jennings | | | |
| Jeramey Pitman | 3 | Richard Correa | Komo Davis | 2 | Slav Bitman | Sandra Sandoval | 2 | Sabrina Lloyd | | | |
| Jessica Napiza | 3 | Don Foti | Phillip Goodwin | 2 | Jose Carvajal | Michael Dean | 2 | Travis Moody | | | |
| Steve Bryant | 3 | Ryan Giddens | Michael Hinojosa | 2 | Jose Carvajal | Carlton Mack | 2 | Corey Neff | | | |
| Johnny Ly | 3 | Giglione-Ackerman | Jordan Kness | 2 | Eric Cochran | Sierra Healy | 2 | Dorian Oldham | | | |
| Glenn Martin | 3 | Giglione-Ackerman | Jesus Parra | 2 | Cohen-Cohen | Elias Boles | 2 | Durhon Oldham | | | |
| DeAnthony Hartman | 3 | Zachary Hart | Joshua Goodman | 2 | Richard Correa | Veronica Carrion | 2 | Bob Olson | | | |
| Andre McCallum | 3 | Zachary Hart | Alma Lozano | 2 | Richard Correa | Richard Pazak | 2 | Bob Olson | | | |
| Michael Stuver | 3 | Zachary Hart | Wanda Williams | 2 | Nigel Crowe | Susan Scott | 2 | Bob Olson | | | |
| Kascey Williamson | 3 | Chris Hernandez | Michael Joseph | 2 | James Cunningham | Shalom Chaimov | 2 | Theodore Pappas | | | |

MGA

| NAME | # | SGA | NAME | # | SGA | NAME | # | SGA | NAME | # | SGA |
|-------------------|----|-------------------|-----------------------|---|-------------------|-------------------|---|-------------------|---------------------|---|----------------------|
| Joshua Krueger | 14 | Richard Correa | Jason Cox | 4 | Altig-Orlovic | Jason Bratin | 3 | Simon Arias | Sheila Downey | 3 | Bob Olson |
| Zach Otto | 14 | Sabrina Lloyd | Justin Adams | 4 | Simon Arias | Eric Ebbitt | 3 | Simon Arias | Melne Hughes | 3 | Bob Olson |
| Marian Sertler | 14 | Sabrina Lloyd | Stephen Hill | 4 | Steve Friedlander | Elyse Bryan | 3 | Souley Bah | David Wang | 3 | Bob Olson |
| Andrzej Sertler | 9 | Sabrina Lloyd | George O'Shea | 4 | Giglione-Ackerman | Patrick Knouse | 3 | Slav Bitman | Alon Fischer | 3 | Theodore Pappas |
| Chelsie Otto | 8 | Sabrina Lloyd | Joshua Dishong | 4 | Zachary Hart | Jinelly Urena | 3 | Jose Carvajal | Syed Quadri | 3 | Theodore Pappas |
| Brian Zuzick | 7 | Laura Fisher | Ryan Fickert | 4 | Zachary Hart | Carl Carlberg | 3 | Cohen-Cohen | Atta Saleh | 3 | Theodore Pappas |
| Daniel Hartwig | 7 | Surace-Smith | Lamar Livingston | 4 | Zachary Hart | Stephen Jeung | 3 | Cohen-Cohen | Bobby Szwaja | 3 | Theodore Pappas |
| Adeyemi Akinade | 6 | Williams-Zophin | Alexandra Graham | 4 | David Hausman | Andrew McQuade | 3 | Richard Correa | Timothy Wilson | 3 | Phillip Prata |
| Trevor Mayer | 5 | Altig-Orlovic | Christopher Rodriguez | 4 | Kyle Johnson | Allen Watson | 3 | Nigel Crowe | Michael Denton | 3 | Raymond Risucci |
| Matthew Diulus | 5 | Simon Arias | Angel Martinez | 4 | Dorian Oldham | Duni Olusegun | 3 | James Cunningham | Lisa Richardson | 3 | Moswen Taylor |
| Thomas Vena | 5 | Simon Arias | Nicholas Moore | 4 | Durhon Oldham | Joy Vann-Austin | 3 | James Cunningham | Jameetri Washington | 3 | Michael Vasu |
| Phillip Jenkins | 5 | Nigel Crowe | Shahab Mahdavejad | 4 | Theodore Pappas | Gevorg Yanukyan | 3 | Desi Dimitrova | Carlos Arballo | 3 | Dustin Venekamp |
| Christopher Akins | 5 | Laura Fisher | Begona Patino-Lopez | 4 | Cisco Perez | Aaron Friedlander | 3 | Steve Friedlander | Eugene Garcia | 3 | Dustin Venekamp |
| Richmond Gerrish | 5 | Laura Fisher | Drew Sharp | 4 | Phillip Prata | Craig Ebinger | 3 | Giglione-Ackerman | Brandon Teter | 3 | Jamison Weatherspoon |
| Doreen Ryan-Foti | 5 | Don Foti | Patrick Bendure | 4 | Surace-Smith | Magda Figueiredo | 3 | Giglione-Ackerman | | | |
| Stephen Giddens | 5 | Ryan Giddens | Matthew Conrad | 4 | Surace-Smith | Corey Hallam | 3 | Giglione-Ackerman | | | |
| Corey Helly | 5 | Giglione-Ackerman | Michael Musso | 4 | Williams-Zophin | Morgan Lobello | 3 | Giglione-Ackerman | | | |
| Cara DeFiore | 5 | Chris Hernandez | Julianne Scavo | 3 | Erin Allen | Rodney Ward | 3 | Zachary Hart | | | |
| Andre Bent | 5 | Bob Olson | Blake Higuchi | 3 | Altig-Orlovic | Alta Herpel | 3 | Chris Hernandez | | | |
| Avi Kauderer | 5 | Albert Serur | Hunter Houvener | 3 | Altig-Orlovic | Ala Awad | 3 | Allan Jennings | | | |
| Matthew Parks | 5 | Surace-Smith | Mia Mitchell | 3 | Altig-Orlovic | Alex Roland | 3 | Allan Jennings | | | |
| Marc Salvaggi | 5 | Surace-Smith | Ashlynn Orng | 3 | Altig-Orlovic | Jason Lee | 3 | Sabrina Lloyd | | | |
| Aaron Ralston | 5 | Jeremy Welch | Patrick Stenglein | 3 | Altig-Orlovic | Tucker Gregor | 3 | Travis Moody | | | |

RGAs

| NAME | # | SGA | NAME | # | SGA | NAME | # | SGA |
|--------------|----|---------------|-------------------|----|----------------|--------------|----|-----------|
| Robert Janev | 28 | Sabrina Lloyd | Matthew Turnquist | 19 | Richard Correa | Steve Kafkis | 16 | Bob Olson |

NEW ASSOCIATE – \$1,200 contract-to-date new agent

THE MINIMUMS FOR RECOGNITION ARE:
SA & GA – at least two new associates during the month
MGA – at least three new associates during the month
RGAs – top three RGAs during the month

This list recognizes SAs, GAs, MGAs and RGAs for the number of new associates under their hierarchy for the month.

EXECUTIVE COUNCIL

2016

The 2016 ALL/NIICO Executive Council held their first meeting of the year March 13-16 at the Casa Marina Hotel in Key West, FL.

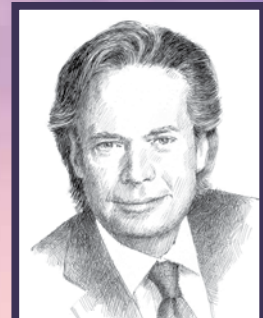
The Executive Council is a think tank formed to serve as advisors to Home Office management on matters that directly affect the future of the Company.

Suggestions and recommendations from this meeting will be considered and will help determine the agenda for the spring SGA meeting in Destin, FL in April.

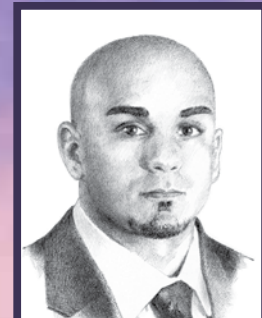
Congratulations to the new Executive Council!



DAVID ACKERMAN



RICK ALTIG



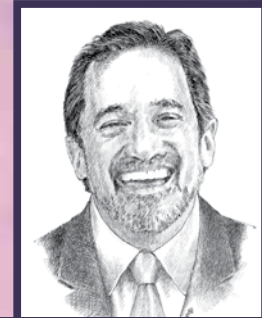
SIMON ARIAS



JOE DIECEDUE



LAURA FISHER



ERIC GIGLIONE



ZACH HART



SABRINA LLOYD



DURHON OLDHAM



ILIJA ORLOVIC



JIM SURACE



JAMISON WEATHERSPOON



TOM WILLIAMS



DAVID ZOPHIN

Update



EXECUTIVE COUNCIL KIDS AROUND IN KEY WEST

The 2016 Executive Council kicked off their first meeting by donating \$24,200 to Wesley House Family Services to benefit the Inez Martin Child Development Center. They also donated dozens of items from IMCDC's wish list such as crayons, markers, construction paper, Play-Doh, etc.

On Tuesday, March 15, member spouses and guests walked to IMCDC, did crafts and played with the children for a few hours.

IMCDC provides high quality early childhood education to children who are at high risk for homelessness, poverty, and other factors that typically result in poor outcomes once these children reach Kindergarten. Our donations will help fund scholarships and educational materials.



Theodore Pappas presents \$5,000 to NCPAL President Frank DiVittorio

NEW YORK CITY

National Income Life Insurance Company, in partnership with the Theodore Pappas SGA Office, donated \$5,000 to the Nassau County Police Activity League (NCPAL). The donation will help fund the NCPAL Special Olympics, a cause close to Theo's heart because he has an older brother with mental and physical challenges.

"Programs like this really helped my brother while he was growing up. Allowing children that have physical and mental disabilities to experience the joy of competition brings them all the joy in the world. We are honored to support such a great cause," he said.

NCPAL operates youth clubs and provides sports, crafts, educational and other programs for boys and girls in Nassau County, N.Y. regardless of race, religion, income or disability. The intent is to prevent juvenile delinquency and gang activity and to foster positive interaction between police officers and youth.



Torchmark Achievement Awards

Torchmark Achievement Awards Presented In Dallas

The winners of the first annual Torchmark Achievement Awards were honored in Dallas February 25-27, 2016.

Agent of the Year

Jason Adams

Liberty National

Personal Recruiter of the Year

John Nieves

All Rich Correa Agency

Legacy Award

Jim Surace & Marcus Smith

All Surace-Smith Agency

Larry Salerno

Family Heritage

Winners arrived on Thursday, February 25 and enjoyed dinner that evening at Capital Grille in Dallas with Roger Smith, Steve DiChiaro (Liberty) and Ken Matson (Family Heritage).

On Friday, award winners traveled to McKinney by limo, received a red carpet welcome, toured the campus and enjoyed a gourmet lunch prepared by Chef Kevin. After an afternoon of leisure and pampering at Dallas' Crescent Hotel, the limo took them to the dinner and gala at Rosewood Mansion on Turtle Creek.

Award winners received cash prizes, the trip to the Awards Gala, an amazing crystal award, and their pictures will be displayed during 2016 outside Torchmark's McKinney Conference Center.

Congratulations to all winners! See YOU next year?



STEVE GREER

2015 SGA OF THE YEAR

STEVE GREER could be the American Income and National Income poster boy for personal recruiting. As he was making “decent money” working at General Electric, he watched his cousin Durhon Oldham become successful with NILICO. “The last straw,” Steve says, “was watching him build his beautiful home. I wanted more; I wanted THAT for my family.” He told Durhon he wanted in and began creating his legacy with AIL in May of 2001.

Steve moved his family from Kentucky to New York, learned the business from the bottom up and opened a satellite office for Durhon’s Agency before assuming his own in Houston in 2003. Of the lessons he learned along the way, Steve says the hardest and most important is, “You gotta give up to go up. I only saw my son three or four times the first year of his life. It was tough.” He is quick to add that “none of this would be possible” without the continuous support from his wife, Dana and his children, Alex, Bailey and Parker.

Their sacrifices paid off with dividends. Steve’s Agency has been consistently among the top producing offices in the country with more than 200 Agents. Last year, he was #1 in his category for 11 months. That’s a feat in itself. It’s even more extraordinary when you consider he was mostly absent from his Agency, dividing his time lopsidedly between Houston and McKinney as he was mentored for his new position as President of AIL-NILICO.

“SGA of the Year is the highest honor you can receive in our company, but the truth is I’m not responsible for that at all. I was under a lot of stress, pulled in lots of directions,” Steve says. “Our team did it. I am humbled to accept the award on behalf of the Agency of the Year.”

Congratulations to Steve, but also to Mike Laramie, Ryan Giddens, and Mike Vasu, who held down the fort, and every member of the Greer Agency for their hard work.



“Congratulations, Steve! Your vision, passion and creative thinking are sure to help take AIL-NILICO to record-smashing heights!” — **David Ackerman**

“Congratulations, Steve! For the first time the SGA of the Year has stepped into a leadership role as President of American Income Life and National Income Life. You’ve worked relentlessly to build your organization to the highest level and we admire your selfless decision to give back to the whole company. With your unwavering integrity and tremendous work ethic, we know your leadership will take the company to levels of success never before achieved and make Opportunity Unlimited a reality for future generations.” — **Rick Altig & Ilija Orlovic**

“Congratulations my friend! You and your agency deserve this award. What a way to “go out” or transition into the next chapter of all of our lives — your leadership of this great company that we all have grown to love. Thank you for being a friend and sacrificing time to be there for me at so many major events in my life. You have built an amazing agency and family that I have grown to love. God bless you and congratulations on being the SGA of the Year.” — **Simon Arias**

“As my neighboring SGA for years, Steve Greer and his agency have been role models to my agency showing us what is possible in the South. Congrats to Steve on being honored as SGA of the Year 2015!” — **Joe Diecedue**

“Congratulations on not just an amazing year in your organization, but on going into your new role as a champion. You have been an inspiration to so many of us throughout the years. Couldn’t be happier for you to receive this award.” — **Laura Fisher**

“Words can’t express how well deserved this award is by an amazing player, coach, mentor, and leader to so many! Congrats SG on SGA of the Year, as you take another leap of faith to land on greatness while you make even a bigger IMPACT on all of us and the world!” — **Zach Hart**

“Steve, I would like to take all of the credit for contracting you, training you, mentoring you and developing you as a leader. But the fact is that you are one of those quality people who need very little guidance or inspiration; it’s simply in your DNA to be a success story no matter the career path you take. However, I can be proud of you and I am certainly that. You had a big year, no doubt, but my pride comes from the person you are and what you stand for. Congratulations on your 2015 success, and of the little matter of taking over the entire company one day! You rock! Thanks for making me look good.” — **Durhon Oldham**

“Throughout history, you can look at times of change that propelled companies to new levels and there always seems to be a ‘tipping point’ or a specific causation one could point to as the impetus for that increase. I think in coming years we at American/National Income Life will look back to Steve’s amazing year in 2015 and his promotion in 2016 and see that as the tipping point that moved us from great to astounding. OK Steve, congrats for yesterday, but now, let’s go!” — **Jim Surace**

“There are so many elements that you look for in a great leader and Steve certainly possesses all of those. Steve is a man of integrity and principle. There are leaders that can help you hit a production number and then there are those that can help keep you on the right path in life—and Steve is one of those leaders. It is an honor to continue your legacy here in Texas, Steve. Congratulations on this well-deserved honor.” — **Mike Vasu**

“Steve you are purely an inspiration to us all! You are a seamless fusion of humility, strength and determination. Your words of encouragement and education have always arrived at the right moment with accuracy. We are truly blessed to witness your transfer into a position of leadership to our boundless organization. Congratulations! Many more accolades to come. We’ve got your back!” — **Jamison Weatherspoon**

“Congratulations Steve! I can’t think of anyone more deserving of this award for 2015. What you and your agency did this past year was amazing. I am looking forward to working under your leadership. You are the right person for the position not only because of your success as a SGA, but also because of your character, integrity and what you stand for. You’re a good man, Steve, and I know you will provide the leadership to continue the journey we are on to record-breaking growth as a company.” — **Tom Williams**

“Congratulations on a storybook ending to your SGA career! You are truly going out on top. The tremendous example you have set has shown the rest of us what is possible. You are a leader who possesses the utmost character and integrity along with your extreme passion and competitiveness. I couldn’t think of a better choice to lead this company. This company is truly blessed to have you as our next CEO. The future is so bright for all of us. Once again, congratulations to you, Dana and your family for an amazing accomplishment!” — **David Zophin**



1
MARK DUSHAJ
TROY, MI



2
MASSOUD VAZIRI
VERNON, BC



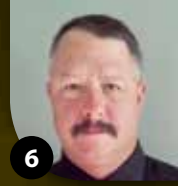
3
DANIEL HANSON
ROSEVILLE, MN



4
MICHAEL VAN DELFT
HALIFAX, NS



5
ALVIN ALI
CONCORD, CA



6
MARK LOMONACO
IDAHO FALLS, ID



7
JESUSDIEU PORTILUS
POMPANO BEACH, FL



8
ELBA VARGAS
PITTSBURGH, PA



9
JOEY SALES
HONOLULU, HI



10
SHALOM CHAIMOV
FLUSHING, NY



11
LILY SAKAI
LOS ANGELES, CA



12
ASHLEY RUST
INDIANAPOLIS, IN



13
ROGHIE HASSAN LOO
TORONTO, ON



14
TEVITA TUPOUNIUA
AUCKLAND, NZ



15
MAX QUASEM
LOS ANGELES, CA



16
KORY LOUVELLE
CARP, ON



17
HELEN TAYLOR
VANCOUVER, BC



18
DANIEL MARINO
FLUSHING, NY



19
MIKE SUKHAATAR
JACKSON, MS



20
ELIFRANC DEUS
POMPANO BEACH, FL

ICEBREAKERS



EVELYN HOWELL
POOLER, GA



STUART PAGAN
TRACY, CA



DAVID OROZCO
EATONTOWN, NJ

An IceBreaker is a Producer who made his/her first sale in the last 2 calendar months. We will recognize all IceBreakers in the Top 20 Individual Producers list for the month, as well as the next Top 3 in this category.

FEBRUARY PRODUCTION

| Rank | Net ALP | NTG | RET | MGA | SGA |
|------|--------------------|----------|------|--------------------|----------------------|
| 1 | Mark Dushaj | \$77,101 | 97 | Joshua Dishong | Zachary Hart |
| 2 | Massoud Vaziri | 50,885 | 78.8 | Troy Plummer | Altig-Orlovic |
| 3 | Daniel Hanson | 39,766 | 90.4 | Devin Adams | Chad Deley |
| 4 | Michael van Delft | 34,728 | 91.0 | Salman Satti | Imran Satti |
| 5 | Alvin Ali | 29,568 | 78.2 | Harold Durana | Don Foti |
| 6 | Mark Lomonaco | 26,167 | 76.5 | Richard Mansfield | Altig-Orlovic |
| 7 | Jesudieu Portilus | 25,477 | 84.7 | Fritznel Octave | Williams-Zophin |
| 8 | Elba Vargas | 24,658 | 78.4 | Antonio Reyes | Simon Arias |
| 9 | Joey Sales | 24,562 | 94.9 | Jonathan Emura | Altig-Orlovic |
| 10 | Shalom Chaimov | 24,463 | 82.6 | Syed Quadri | Theodore Pappas |
| 11 | Lily Sakai | 21,946 | 91.4 | | Cohen-Cohen |
| 12 | Ashley Rust | 21,608 | 98 | Joy Vann-Austin | James Cunningham |
| 13 | Roghie Hassan Loo | 21,033 | 79.8 | Roghie Hassan Loo | Josh Chalom |
| 14 | Tevita Tupouniua | 20,505 | 90.4 | Ofa Tupouniua | Steve Friedlander |
| 15 | Max Quasem | 20,315 | 88.8 | | Cohen-Cohen |
| 16 | Kory Louvelle | 20,314 | 96 | Luay Ghawi | Altig-Orlovic |
| 17 | Helen Taylor | 20,311 | 76.3 | Bobby Gujral | Altig-Orlovic |
| 18 | Daniel Marino | 20,292 | 95 | Muhammed Ashraf | Theodore Pappas |
| 19 | Mike Sukhbaatar | 20,268 | 93.3 | | Daniel Umbertone |
| 20 | Elifranc Deus | 20,031 | 73.5 | Adeyemi Akinade | Williams-Zophin |
| 21 | Timothy Copenhaver | 19,819 | 84.4 | Adeyemi Akinade | Williams-Zophin |
| 22 | Mike Allen | 19,648 | 80.0 | Mike Allen | Travis Moody |
| 23 | Maanita Meneses | 19,628 | 91.5 | Paul Samra | Don Foti |
| 24 | Cynthia Sittig | 19,421 | 78.4 | Andrew Wagner | Durhon Oldham |
| 25 | Marc Thebeau | 19,273 | 99.3 | Aaron McLean | Imran Satti |
| 26 | Danielle LaBarbera | 19,236 | 86 | Magda Figueiredo | Giglione-Ackerman |
| 27 | James Lawson | 19,133 | 80.7 | Ernest Powell | Michael Vasu |
| 28 | Paul Smith | 18,966 | 84.8 | Patrick Bendure | Surace-Smith |
| 29 | Evelyn Howell | 18,896 | 100 | Jessica Wilhite | Jamison Weatherspoon |
| 30 | Van Ortega | 18,840 | 80.0 | Rafi Nawabi | Altig-Orlovic |
| 31 | Wislaine Laurent | 18,618 | 72.7 | Ryan K Hall | Laura Fisher |
| 32 | Joseph Sarasin | 18,348 | 71.3 | Patrick Bendure | Surace-Smith |
| 33 | Jordan Seguin | 18,180 | 77.7 | Chelsea Wilbur | Altig-Orlovic |
| 34 | Joel Trask | 18,137 | 81 | Robert Kanaan | Imran Satti |
| 35 | Bruce Tan | 17,959 | 85.4 | Jonathan Emura | Altig-Orlovic |
| 36 | Scott Hanna | 17,871 | 73.7 | | Williams-Zophin |
| 37 | Stuart Pagan | 17,743 | 100 | Richard Dyer | Mathew Hart |
| 38 | Benton Tong | 17,695 | 91.7 | | Cohen-Cohen |
| 39 | Eric LaBossiere | 17,682 | 88.8 | Lee Jeffers | Altig-Orlovic |
| 40 | Oleg Novitchii | 17,592 | 84.5 | Steve Surace | Surace-Smith |
| 41 | Katie Massart | 17,337 | 89.5 | John M McGrath | Altig-Orlovic |
| 42 | Michael Clower | 17,233 | 92 | Michael C Williams | Matt Henderson |
| 43 | Joshua Rush | 17,016 | 80.6 | Joshua Rush | Chad Deley |
| 44 | Joshua Garrison | 16,510 | 85 | Ryan Fickert | Zachary Hart |
| 45 | Peter Cappuccio | 16,420 | 90 | Joshua Dishong | Zachary Hart |
| 46 | Kyle Alden | 16,360 | 82.7 | Juan Olvera | Stephen Jubrey |
| 47 | Andrew Severson | 16,308 | 77.0 | Patrick Stenglein | Altig-Orlovic |
| 48 | Andrew Hynan | 16,302 | 76.1 | Ryan Stenglein | Altig-Orlovic |
| 49 | Brett Maurice | 15,939 | 90.8 | Christopher Hintz | Altig-Orlovic |
| 50 | Ifeanyi Ufodu | 15,930 | 87.4 | | Allan Jennings |

ALL TIME RECORD: MARK NELSON \$159,402 Net ALP

YTD PRODUCTION

| Rank | Net ALP | NTG | RET | MGA | SGA |
|------|----------------------|-----------|------|------------------------|-------------------|
| * 1 | Mark Dushaj | \$107,918 | 97 | Joshua Dishong | Zachary Hart |
| * 2 | Michael van Delft | 74,071 | | Salman Satti | Imran Satti |
| * 3 | Daniel Hanson | 58,846 | 90.4 | Devin Adams | Chad Deley |
| * 4 | Massoud Vaziri | 56,116 | 78.8 | Troy Plummer | Altig-Orlovic |
| * 5 | Mike Allen | 44,120 | 80.0 | Mike Allen | Travis Moody |
| * 6 | Lily Sakai | 43,493 | 91.4 | | Cohen-Cohen |
| * 7 | Bruce Tan | 41,099 | 85.4 | Jonathan Emura | Altig-Orlovic |
| * 8 | Ashley Rust | 40,948 | 98 | Joy Vann-Austin | James Cunningham |
| * 9 | Matthew Zang | 40,668 | 79.3 | Nicholas Walsh | Altig-Orlovic |
| * 10 | Alan Sedaghat | 39,723 | 86.4 | Bobby Gujral | Altig-Orlovic |
| 11 | Helen Taylor | 37,704 | 76.3 | Bobby Gujral | Altig-Orlovic |
| 12 | Mike Sukhbaatar | 37,692 | 93.3 | | Daniel Umbertone |
| 13 | Danielle LaBarbera | 36,024 | 86 | Magda Figueiredo | Giglione-Ackerman |
| 14 | Dustin Dunbar | 34,827 | 94.2 | Dustin Dunbar | Dustin Venekamp |
| 15 | Max Quasem | 34,534 | 88.8 | | Cohen-Cohen |
| 16 | Brett Maurice | 34,482 | 90.8 | Christopher Hintz | Altig-Orlovic |
| 17 | Wislaine Laurent | 34,291 | 72.7 | Ryan K Hall | Laura Fisher |
| 18 | Maanita Meneses | 34,197 | 91.5 | Paul Samra | Don Foti |
| 19 | Tina Nelson | 33,568 | 81.0 | | Chad Panzer |
| 20 | Ronald Rivera | 33,406 | 87.5 | | Cohen-Cohen |
| 21 | Shalom Chaimov | 33,297 | 82.6 | Syed Quadri | Theodore Pappas |
| 22 | Sara Rostamijalilian | 33,245 | 99 | Constance Tuiteleapaga | Altig-Orlovic |
| 23 | Tevita Tupouniua | 32,924 | 90.4 | Ofa Tupouniua | Steve Friedlander |
| 24 | Joshua Rush | 32,167 | 80.6 | Joshua Rush | Chad Deley |
| 25 | Mark Lomonaco | 31,850 | 76.5 | Richard Mansfield | Altig-Orlovic |
| 26 | Elba Vargas | 31,830 | 78.4 | Antonio Reyes | Simon Arias |
| 27 | Joseph Sarasin | 31,538 | 71.3 | Patrick Bendure | Surace-Smith |
| 28 | Jesudieu Portilus | 31,059 | 84.7 | Fritznel Octave | Williams-Zophin |
| 29 | Alvin Ali | 31,003 | 78.2 | Harold Durana | Don Foti |
| 30 | Nedal Kawash | 30,824 | 90 | Marian Sertler | Sabrina Lloyd |
| 31 | Riley Peters | 30,823 | 72.6 | Richard Mansfield | Altig-Orlovic |
| 32 | Richard Millington | 30,759 | 78.2 | Scott Wheeler | Imran Satti |
| 33 | Timothy Copenhaver | 30,381 | 84.4 | Adeyemi Akinade | Williams-Zophin |
| 34 | Pita Pelenato | 30,172 | 100 | Stephen Hill | Steve Friedlander |
| 35 | Philip Kaluza | 29,045 | 100 | Andrzej Sertler | Sabrina Lloyd |
| 36 | Pedro Lemos | 28,699 | 94 | Michael C Williams | Matt Henderson |
| 37 | Ifeanyi Ufodu | 28,334 | 87.4 | | Allan Jennings |
| 38 | Andrew Hynan | 27,977 | 76.1 | Ryan Stenglein | Altig-Orlovic |
| 39 | Stuart Pagan | 27,970 | 100 | Richard Dyer | Mathew Hart |
| 40 | Richard Carter | 27,830 | 87.9 | Nicholas Lorence | Altig-Orlovic |
| 41 | Daniel Marino | 27,531 | 95 | Muhammed Ashraf | Theodore Pappas |
| 42 | Douglas Clarke | 27,154 | 85.4 | Joshua Jackson | Joe Diecedue |
| 43 | Scott Hanna | 27,030 | 73.7 | | Williams-Zophin |
| 44 | Peter Gabranski | 27,016 | 88.0 | Jake Yagjian | Albert Serur |
| 45 | Robert Adrahtas | 26,935 | 84.4 | Marian Sertler | Sabrina Lloyd |
| 46 | Samson Adelufosi | 26,797 | 81.2 | | Giglione-Ackerman |
| 47 | Erez Shabtay | 26,745 | 92.7 | Erez Shabtay | Michael Vasu |
| 48 | Lleison Martinez | 26,638 | 78.8 | Begona Patino-Lopez | Cisco Perez |
| 49 | Scott Remmey | 26,311 | 87.0 | | Giglione-Ackerman |
| 50 | Svyato Stefanushyn | 26,272 | 87 | Marian Sertler | Sabrina Lloyd |

ALL TIME RECORD: JOSHUA DISHONG \$756,403 Net ALP

1 **DAVID PEEBLES**
TROY, MI

2 **KRYSTIAN DROZDZ**
SCHAUMBURG, IL

3 **KAREN MOSLEY**
EATONTOWN, NJ

4 **PATRYCJA GRUDZINSKA**
SCHAUMBURG, IL

5 **EDWIN RODRIGUEZ**
PITTSBURGH, PA

6 **FRANK RODRIGUEZ**
EATONTOWN, NJ

7 **SHIV PATEL**
SCHAUMBURG, IL

8 **RYAN LANDMARK**
TRACY, CA

9 **OMAR TORRES**
SCHAUMBURG, IL

10 **VIYARA VONGPRACHANH**
PITTSBURGH, PA

FEBRUARY PRODUCTION

| Rank | 1st 6 Mo Agt | Net ALP | NTG | RET | MGA | SGA |
|------|---------------------|----------|----------|------|-----------------|----------------------|
| 1 | David Peebles | \$93,987 | \$97,316 | 92 | Joshua Dishong | Zachary Hart |
| 2 | Krystian Drozdz | 53,852 | 58,114 | 100 | Marian Sertler | Sabrina Lloyd |
| 3 | Karen Mosley | 43,215 | 48,251 | 75.8 | George O'Shea | Giglione-Ackerman |
| 4 | Patrycja Grudzinska | 42,853 | 50,148 | 100 | Marian Sertler | Sabrina Lloyd |
| 5 | Edwin Rodriguez | 42,615 | 42,042 | 74.9 | Jason Bratin | Simon Arias |
| 6 | Frank Rodriguez | 42,100 | 45,712 | 75.5 | Craig Ebinger | Giglione-Ackerman |
| 7 | Shiv Patel | 30,792 | 36,830 | 95 | Christina Meyer | Sabrina Lloyd |
| 8 | Ryan Landmark | 29,112 | 31,345 | 96 | Roger Fung | Mathew Hart |
| 9 | Omar Torres | 26,877 | 26,877 | 100 | Zach Otto | Sabrina Lloyd |
| 10 | Viyara Vongprachanh | 24,831 | 26,364 | 98 | Matthew Diulus | Simon Arias |
| 11 | Emily Brunner | 24,725 | 26,099 | 78.6 | Jessica Wilhite | Jamison Weatherspoon |
| 12 | William Barker | 23,719 | 34,425 | 97 | Joshua Krueger | Richard Correa |
| 13 | Timothy Moody | 23,532 | 23,532 | 99 | Brandon Minor | Altig-Orlovic |
| 14 | Kendall Wilson | 23,396 | 23,396 | 100 | Marian Sertler | Sabrina Lloyd |
| 15 | Meghan Harris | 23,284 | 23,284 | 95 | Chelsie Otto | Sabrina Lloyd |
| 16 | Matthew Dawson | 22,075 | 42,507 | 78.3 | Marc Salvaggi | Surace-Smith |
| 17 | Marc Kurzberg | 20,302 | 30,086 | 87 | Brian Zuzick | Laura Fisher |
| 18 | Saul Lopez | 20,103 | 26,558 | 91 | Andre Bent | Bob Olson |
| 19 | Samantha Erbe | 19,891 | 23,860 | 90 | Gabriela Sime | Laura Fisher |
| 20 | Silvana Velez | 19,706 | 22,212 | 81.5 | Noel Rose | Williams-Zophin |

ALL TIME RECORD: \$286,210 1st 6 Mo Agt

ALL TIME RECORD: \$286,210 Net ALP

YTD PRODUCTION

| Rank | 1st 6 Mo Agt | Net ALP | NTG | RET | MGA | SGA |
|------|---------------------|-----------|-----------|------|------------------|----------------------|
| *1 | David Peebles | \$130,997 | \$142,807 | 92 | Joshua Dishong | Zachary Hart |
| *2 | Krystian Drozdz | 86,654 | 90,916 | 100 | Marian Sertler | Sabrina Lloyd |
| *3 | Karen Mosley | 62,027 | 69,710 | 75.8 | George O'Shea | Giglione-Ackerman |
| *4 | Patrycja Grudzinska | 56,027 | 66,393 | 100 | Marian Sertler | Sabrina Lloyd |
| *5 | Edwin Rodriguez | 55,766 | 64,431 | 74.9 | Jason Bratin | Simon Arias |
| 6 | Frank Rodriguez | 53,609 | 60,151 | 75.5 | Craig Ebinger | Giglione-Ackerman |
| 7 | Casey Finley | 43,059 | 44,378 | 77.9 | Stephen Giddens | Ryan Giddens |
| 8 | Timothy Penso | 41,894 | 76,466 | 88.0 | Nicholas Moore | Durhon Oldham |
| 9 | Samantha Erbe | 41,171 | 46,793 | 90 | Gabriela Sime | Laura Fisher |
| 10 | William Barker | 41,021 | 61,642 | 97 | Joshua Krueger | Richard Correa |
| 11 | Ryan Landmark | 36,610 | 41,022 | 96 | Roger Fung | Mathew Hart |
| 12 | Timothy Moody | 35,191 | 35,191 | 99 | Brandon Minor | Altig-Orlovic |
| 13 | Shiv Patel | 34,544 | 41,701 | 95 | Christina Meyer | Sabrina Lloyd |
| 14 | Lincoln Dziekonski | 33,868 | 39,008 | 81.3 | Lee Jeffers | Altig-Orlovic |
| 15 | Omar Torres | 33,315 | 33,315 | 100 | Zach Otto | Sabrina Lloyd |
| 16 | Alfred Uipa | 32,489 | 38,907 | 77.8 | Stephen Hill | Steve Friedlander |
| 17 | Emily Brunner | 31,818 | 37,630 | 78.6 | Jessica Wilhite | Jamison Weatherspoon |
| 18 | Bilal Farsakh | 31,554 | 46,400 | 80.6 | Mohammed Moalawi | Theodore Pappas |
| 19 | James Jones | 31,130 | 38,163 | 93 | Robert Smith | Durhon Oldham |
| 20 | Kyle Alden | 30,766 | 73,636 | 83.5 | Juan Olvera | Stephen Jubrey |

ALL TIME RECORD: \$653,097 1st 6 Mo Agt

ALL TIME RECORD: \$959,675 Net ALP

GENERAL AGENTS

1 **ANDRE MCCALLUM**
TROY, MI

2 **MICHAEL STUVER**
TROY, MI

3 **STEVE BRYANT**
HOUSTON, TX

4 **NATHAN HUNT**
AURORA, CO

5 **ASHLEY WENNING**
TOLEDO, OH

6 **DOMINIC TELYMONDE**
EATONTOWN, NJ

7 **TIMOTHY BUGGE**
PITTSBURGH, PA

8 **PAUL ZUZICK**
BURLINGTON, MA

9 **MARTYNA DUDAPASIEKA**
SCHAUMBURG, IL

10 **ARIANA JONES**
PITTSBURGH, PA

FEBRUARY PRODUCTION

| Rank | 1st 6 Mo Agt | Net ALP | NTG | RET | MGA | SGA |
|------|---------------------|-----------|-----------|------|------------------|-------------------|
| 1 | Andre McCallum | \$141,236 | \$160,942 | 85 | Joshua Dishong | Zachary Hart |
| 2 | Michael Stuver | 87,689 | 152,125 | 72.8 | Ryan Fickert | Zachary Hart |
| 3 | Steve Bryant | 59,689 | 98,426 | 96 | Stephen Giddens | Ryan Giddens |
| 4 | Nathan Hunt | 58,934 | 68,194 | 93 | Joshua Krueger | Richard Correa |
| 5 | Ashley Wenning | 54,967 | 119,232 | 77.0 | Daniel Hartwig | Surace-Smith |
| 6 | Dominic Telymonde | 51,897 | 64,333 | 71.2 | Evan Holzauer | Giglione-Ackerman |
| 7 | Timothy Bugge | 51,824 | 45,645 | 75.4 | Britton Costa | Simon Arias |
| 8 | Paul Zuzick | 50,568 | 74,225 | 83 | Brian Zuzick | Laura Fisher |
| 9 | Martyna Dudapasieka | 48,171 | 50,901 | 74.6 | Andrzej Sertler | Sabrina Lloyd |
| 10 | Ariana Jones | 44,663 | 44,090 | 73.8 | Jason Bratin | Simon Arias |
| 11 | Tyler Worstell | 44,264 | 59,560 | 76.7 | John Conard | Simon Arias |
| 12 | Elias Boles | 43,520 | 60,725 | 76.4 | Nicholas Moore | Durhon Oldham |
| 13 | Mike Paragiou | 41,940 | 78,035 | 76.3 | Nicholas Scordos | Surace-Smith |
| 14 | Glenn Martin | 41,397 | 62,370 | 95 | Morgan Lobello | Giglione-Ackerman |
| 15 | Frank Cordaro | 40,564 | 65,534 | 84.3 | Bobby Szwaja | Theodore Pappas |
| 16 | Clayton Bonner | 39,627 | 38,883 | 91 | Aaron Ralston | Jeremy Welch |
| 17 | Michael Russo | 39,265 | 55,004 | 91 | Gabriela Sime | Laura Fisher |
| 18 | Derek Foore | 37,913 | 57,969 | 100 | Marc Salvaggi | Surace-Smith |
| 19 | Aziz Farsakh | 37,406 | 75,755 | 76.0 | Mohammed Moalawi | Theodore Pappas |
| 20 | Eric Thompson | 36,482 | 63,267 | 71.6 | Matthew Parks | Surace-Smith |

ALL TIME RECORD: \$441,104 1st 6 Mo Agt

ALL TIME RECORD: \$624,474 Net ALP

YTD PRODUCTION

| Rank | 1st 6 Mo Agt | Net ALP | NTG | RET | MGA | SGA |
|------|-------------------|-----------|-----------|------|------------------|-------------------|
| *1 | Andre McCallum | \$227,090 | \$270,538 | 85 | Joshua Dishong | Zachary Hart |
| *2 | Steve Bryant | 136,278 | 201,713 | 96 | Stephen Giddens | Ryan Giddens |
| *3 | Michael Stuver | 100,941 | 192,054 | 72.8 | Ryan Fickert | Zachary Hart |
| *4 | Nathan Hunt | 89,558 | 104,499 | 93 | Joshua Krueger | Richard Correa |
| *5 | Michael Russo | 87,200 | 121,051 | 91 | Gabriela Sime | Laura Fisher |
| 6 | Ashley Wenning | 85,683 | 185,634 | 77.0 | Daniel Hartwig | Surace-Smith |
| 7 | Timothy Bugge | 81,630 | 84,622 | 75.4 | Britton Costa | Simon Arias |
| 8 | Jeramey Pitman | 80,450 | 94,247 | 94 | Joshua Krueger | Richard Correa |
| 9 | Dominic Telymonde | 75,736 | 98,577 | 71.2 | Evan Holzauer | Giglione-Ackerman |
| 10 | Paul Zuzick | 72,099 | 114,212 | 83 | Brian Zuzick | Laura Fisher |
| 11 | DeAnthony Hartman | 70,549 | 133,552 | 73.1 | Rodney Ward | Zachary Hart |
| 12 | Tyler Worstell | 70,082 | 88,710 | 76.7 | John Conard | Simon Arias |
| 13 | Elias Boles | 69,172 | 99,645 | 76.4 | Nicholas Moore | Durhon Oldham |
| 14 | Aziz Farsakh | 68,899 | 123,987 | 76.0 | Mohammed Moalawi | Theodore Pappas |
| 15 | Frank Cordaro | 65,788 | 100,726 | 84.3 | Bobby Szwaja | Theodore Pappas |
| 16 | Clayton Bonner | 64,748 | 70,759 | 91 | Aaron Ralston | Jeremy Welch |
| 17 | Glenn Martin | 63,287 | 90,235 | 95 | Morgan Lobello | Giglione-Ackerman |
| 18 | Brent Bowling | 62,521 | 159,233 | 76.3 | Marc Salvaggi | Surace-Smith |
| 19 | Mike Paragiou | 61,134 | 104,301 | 85 | Nicholas Scordos | Surace-Smith |
| 20 | Jesse Benwell | 61,054 | 109,603 | 91 | Aaron McLean | Imran Satti |

ALL TIME RECORD: \$1,468,394 1st 6 Mo Agt

ALL TIME RECORD: \$2,262,883 Net ALP

MASTERGENERALAGENTS



1
JOSHUA KRUEGER
AURORA, CO



2
ZACH OTTO
SCHAUMBURG, IL



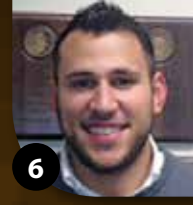
3
NICHOLAS MOORE
ROCHESTER, NY



4
EVAN HOLZHAUER
EATONTOWN, NJ



5
STEPHEN GIDDENS
HOUSTON, TX



6
MARC SALVAGGI
BOARDMAN, OH



7
BOBBY SZWAJA
FLUSHING, NY



8
BEGONA PATINO-LOPEZ
PROVIDENCE, RI



9
KADE BECK
BATON ROUGE, LA



10
ROBERT SMITH
ROCHESTER, NY

FEBRUARY PRODUCTION

| Rank | 1st 6 Mo Agt | Net ALP | NTG | RET | SGA |
|------|---------------------|-----------|-----------|------|----------------------|
| 1 | Joshua Krueger | \$112,018 | \$158,275 | 73.9 | Richard Correa |
| 2 | Zach Otto | 102,012 | 170,636 | 74.0 | Sabrina Lloyd |
| 3 | Nicholas Moore | 80,282 | 193,197 | 80.7 | Durhon Oldham |
| 4 | Evan Holzauer | 79,322 | 94,437 | 71.8 | Giglione-Ackerman |
| 5 | Stephen Giddens | 74,672 | 117,905 | 71.6 | Ryan Giddens |
| 6 | Marc Salvaggi | 68,413 | 162,946 | 76.4 | Surace-Smith |
| 7 | Bobby Szwaja | 63,923 | 133,804 | 81.2 | Theodore Pappas |
| 8 | Begona Patino-Lopez | 62,059 | 99,251 | 86 | Cisco Perez |
| 9 | Kade Beck | 58,203 | 71,820 | 72.6 | Joe Diecedue |
| 10 | Robert Smith | 52,270 | 91,511 | 78.6 | Durhon Oldham |
| 11 | Justin Adams | 50,617 | 94,561 | 73.7 | Simon Arias |
| 12 | Daniel Hartwig | 48,993 | 130,641 | 77.5 | Surace-Smith |
| 13 | Matthew Conrad | 47,345 | 94,217 | 80.7 | Surace-Smith |
| 14 | Brian Zuzick | 46,843 | 85,148 | 80.1 | Laura Fisher |
| 15 | Brandon Teter | 46,367 | 60,010 | 75.2 | Jamison Weatherspoon |
| 16 | Britton Costa | 45,943 | 40,518 | 73.5 | Simon Arias |
| 17 | Timothy Wilson | 45,222 | 53,254 | 72.9 | Philip Prata |
| 18 | John Conard | 44,264 | 54,528 | 73.6 | Simon Arias |
| 19 | Thomas Vena | 44,048 | 133,601 | 80.4 | Simon Arias |
| 20 | Craig Ebinger | 43,975 | 57,215 | 73.4 | Giglione-Ackerman |

ALL TIME RECORD: \$438,277 1st 6 Mo Agt

ALL TIME RECORD: \$723,872 Net ALP

YTD PRODUCTION

| Rank | 1st 6 Mo Agt | Net ALP | NTG | RET | SGA |
|------|---------------------|-----------|-----------|------|----------------------|
| * 1 | Joshua Krueger | \$206,320 | \$281,553 | 73.9 | Richard Correa |
| * 2 | Zach Otto | 188,345 | 299,246 | 74.0 | Sabrina Lloyd |
| * 3 | Stephen Giddens | 164,551 | 235,362 | 71.6 | Ryan Giddens |
| * 4 | Nicholas Moore | 152,970 | 358,806 | 80.7 | Durhon Oldham |
| * 5 | Robert Smith | 111,613 | 186,077 | 78.6 | Durhon Oldham |
| 6 | Evan Holzauer | 111,553 | 146,909 | 71.8 | Giglione-Ackerman |
| 7 | Bobby Szwaja | 107,025 | 216,173 | 81.2 | Theodore Pappas |
| 8 | Begona Patino-Lopez | 106,044 | 148,924 | 86 | Cisco Perez |
| 9 | Marc Salvaggi | 105,873 | 228,414 | 76.4 | Surace-Smith |
| 10 | Michael Gerstein | 101,029 | 126,890 | 71.3 | Giglione-Ackerman |
| 11 | Patrick Bendure | 90,348 | 356,441 | 77.5 | Surace-Smith |
| 12 | Harold Durana | 86,930 | 256,140 | 79.8 | Don Foti |
| 13 | Gabriela Sime | 86,296 | 120,147 | 83.6 | Laura Fisher |
| 14 | Kade Beck | 83,197 | 109,416 | 72.6 | Joe Diecedue |
| 15 | Matthew Conrad | 80,591 | 159,992 | 80.7 | Surace-Smith |
| 16 | Timothy Wilson | 78,674 | 87,137 | 72.9 | Philip Prata |
| 17 | Brandon Teter | 76,905 | 121,173 | 75.2 | Jamison Weatherspoon |
| 18 | Daniel Hartwig | 76,675 | 209,325 | 77.5 | Surace-Smith |
| 19 | Julianne Scavo | 75,856 | 93,340 | 89 | Erin Allen |
| 20 | Chelsie Otto | 75,498 | 82,052 | 80.6 | Sabrina Lloyd |

ALL TIME RECORD: MARIAN SERTLER \$2,554,545 1st 6 Mo Agt

ALL TIME RECORD: \$4,468,285 Net ALP

REGIONALGENERALAGENTS



1
MATTHEW TURNQUIST
AURORA, CO



2
COREY HELLY
EATONTOWN, NJ



3
ROBERT JANEV
SCHAUMBURG, IL



4
MATTHEW PARKS
CLEVELAND, OH



5
MATTHEW DIULUS
PITTSBURG, PA

FEBRUARY PRODUCTION

| Rank | 1st 6 Mo Agt | Net ALP | NTG | RET | SGA |
|------|-------------------|-----------|-----------|------|-------------------|
| 1 | Matthew Turnquist | \$243,289 | \$388,869 | 74.2 | Richard Correa |
| 2 | Corey Helly | 227,969 | 379,420 | 75.2 | Giglione-Ackerman |
| 3 | Robert Janev | 224,644 | 333,645 | 72.1 | Sabrina Lloyd |
| 4 | Matthew Parks | 209,003 | 505,221 | 75.9 | Surace-Smith |
| 5 | Matthew Diulus | 194,900 | 328,017 | 74.2 | Simon Arias |
| 6 | Marian Sertler | 176,854 | 208,802 | 71.4 | Sabrina Lloyd |
| 7 | Brett Gryska | 176,003 | 514,766 | 80.5 | Durhon Oldham |
| 8 | Thomas Vena | 166,297 | 394,547 | 77.3 | Simon Arias |
| 9 | Levar Morgan | 161,977 | 408,361 | 79.3 | Theodore Pappas |
| 10 | Zach Otto | 161,059 | 229,682 | 73.9 | Sabrina Lloyd |

ALL TIME RECORD: \$980,159 1st 6 Mo Agt

ALL TIME RECORD: \$1,435,508 Net ALP

YTD PRODUCTION

| Rank | 1st 6 Mo Agt | Net ALP | NTG | RET | SGA |
|------|-------------------|-----------|-----------|------|-------------------|
| * 1 | Robert Janev | \$502,778 | \$715,302 | 72.1 | Sabrina Lloyd |
| * 2 | Matthew Turnquist | 451,478 | 683,889 | 74.2 | Richard Correa |
| 3 | Corey Helly | 381,042 | 587,147 | 75.2 | Giglione-Ackerman |
| 4 | Marian Sertler | 338,596 | 419,892 | 71.4 | Sabrina Lloyd |
| 5 | Matthew Parks | 336,466 | 767,476 | 75.9 | Surace-Smith |
| 6 | Brett Gryska | 325,537 | 936,494 | 80.5 | Durhon Oldham |
| 7 | Thomas Vena | 274,131 | 618,993 | 77.3 | Simon Arias |
| 8 | Zach Otto | 268,723 | 379,623 | 73.9 | Sabrina Lloyd |
| 9 | Levar Morgan | 260,853 | 631,404 | 79.3 | Theodore Pappas |
| 10 | Matthew Diulus | 258,886 | 445,174 | 74.2 | Simon Arias |

ALL TIME RECORD: \$5,230,627 1st 6 Mo Agt

ALL TIME RECORD: \$8,242,209 Net ALP



ERIC GIGLIONE



DAVID ACKERMAN



MICHAEL VASU



LAURA FISHER



JAMES CUNNINGHAM



CHAD DELEY



ALBERT SERUR



TRAVIS MOODY



CHRISTINE JUDGE

TOPPERFORMANCEFACTOR



MICHAEL VASU
Category II
131.8% Performance Factor



LAURA FISHER
Category III
129.5% Performance Factor



TRAVIS MOODY
Category VII
124.6% Performance Factor

Top three every month by performance factor.

FEBRUARYPRODUCTION

| Category | PF† | F6M | F6M Obj | % F6M Obj | P6M | P6M Obj | % P6M Obj | Net ALP | % Growth | NTG | RTN |
|-----------------------------|-------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|----------|-----|------|
| I Giglione-Ackerman | 115.4 | \$454,327 | \$350,000 | 129.8 | \$299,136 | \$296,000 | 101.1 | \$753,463 | 57.5 | | 74.7 |
| Theodore Pappas | 110.2 | 271,013 | 260,000 | 104.2 | 482,331 | 415,000 | 116.2 | 753,344 | 76.8 | | 79.1 |
| Zachary Hart | 101.6 | 364,832 | 340,000 | 107.3 | 242,727 | 253,000 | 95.9 | 607,560 | 55.1 | | 72.3 |
| II Michael Vasu | 131.8 | \$264,747 | \$240,000 | 110.3 | \$306,448 | \$200,000 | 153.2 | \$571,195 | 80.0 | 97 | |
| Cohen-Cohen | 99.6 | 151,826 | 160,000 | 94.9 | 335,076 | 321,000 | 104.4 | 486,902 | 18.9 | | 81.3 |
| Bob Olson | 93.0 | 138,586 | 170,000 | 81.5 | 233,819 | 224,000 | 104.4 | 372,405 | 14.3 | | 72.2 |
| Durhon Oldham | 91.5 | 176,004 | 220,000 | 80.0 | 340,830 | 331,000 | 103.0 | 516,834 | 27.7 | | 80.5 |
| III Laura Fisher | 129.5 | \$189,457 | \$200,000 | 94.7 | \$197,179 | \$120,000 | 164.3 | \$386,635 | 139.9 | | 78.0 |
| Imran Satti | 98.0 | 76,862 | 155,000 | 49.6 | 237,095 | 162,000 | 146.4 | 313,957 | 80.8 | | 76.4 |
| Phillip Prata | 94.8 | 125,755 | 120,000 | 104.8 | 108,533 | 128,000 | 84.8 | 234,287 | 60.4 | | 73.5 |
| Matt Henderson | 93.2 | 142,654 | 145,000 | 98.4 | 96,041 | 109,000 | 88.1 | 238,695 | 18.4 | | 71.4 |
| Joe Diecedue | 93.0 | 189,839 | 180,000 | 105.5 | 89,332 | 111,000 | 80.5 | 279,171 | 52.1 | | 72.7 |
| IV James Cunningham | 105.8 | \$120,466 | \$110,000 | 109.5 | \$54,081 | \$53,000 | 102.0 | \$174,547 | 29.9 | | 75.6 |
| Ryan Giddens | 103.4 | 87,075 | 120,000 | 72.6 | 59,091 | 44,000 | 134.3 | 146,166 | 62.4 | 94 | |
| V Chad Deley | 116.9 | \$36,036 | \$65,000 | 55.4 | \$162,355 | \$91,000 | 178.4 | \$198,391 | 128.4 | | 78.7 |
| Allan Jennings | 104.8 | 56,633 | 70,000 | 80.9 | 57,935 | 45,000 | 128.7 | 114,569 | 114.4 | 97 | |
| Brian Traboulay | 102.9 | 31,531 | 80,000 | 39.4 | 111,539 | 67,000 | 166.5 | 143,071 | 27.6 | | 72.3 |
| Nigel Crowe | 101.6 | 57,311 | 75,000 | 76.4 | 81,111 | 64,000 | 126.7 | 138,422 | 23.7 | | 76.7 |
| Eric Cochran | 95.1 | 66,377 | 70,000 | 94.8 | 72,512 | 76,000 | 95.4 | 138,889 | 23.1 | | 81.4 |
| VI Albert Serur | 111.1 | \$57,069 | \$45,000 | 126.8 | \$55,369 | \$58,000 | 95.5 | \$112,438 | 62.5 | 91 | |
| Corey Neff | 98.6 | 59,627 | 55,000 | 108.4 | 37,267 | 42,000 | 88.7 | 96,894 | 43.2 | | 75.5 |
| VII Travis Moody | 124.6 | \$43,149 | \$45,000 | 95.9 | \$64,422 | \$42,000 | 153.4 | \$107,571 | 93.6 | | 74.4 |
| Jared Cleckner | 118.5 | 57,155 | 40,000 | 142.9 | 35,746 | 38,000 | 94.1 | 92,901 | 63.3 | | 74.6 |
| Moswen Taylor | 102.6 | 52,620 | 45,000 | 116.9 | 37,088 | 42,000 | 88.3 | 89,708 | 122.9 | | 73.9 |
| VIII Christine Judge | 98.0 | \$11,312 | \$26,000 | 43.5 | \$39,634 | \$26,000 | 152.4 | \$50,946 | 71.4 | 82 | |

YTDPRODUCTION

| Category | PF† | F6M | F6M Obj | % F6M Obj | P6M | P6M Obj | % P6M Obj | Net ALP | % Growth | NTG | RTN |
|-----------------------------|-------|-----------|-----------|-----------|-----------|-----------|-----------|-------------|----------|-----|------|
| I Giglione-Ackerman | 92.4 | \$732,778 | \$700,000 | 104.7 | \$473,984 | \$592,000 | 80.1 | \$1,206,762 | 32.3 | | 74.7 |
| II Michael Vasu | 111.5 | \$428,487 | \$480,000 | 89.3 | \$534,584 | \$400,000 | 133.6 | \$963,071 | 75.8 | 97 | |
| III Laura Fisher | 110.4 | \$334,096 | \$400,000 | 83.5 | \$329,338 | \$240,000 | 137.2 | \$663,434 | 84.8 | | 78.0 |
| IV Ryan Giddens | 99.6 | \$201,940 | \$240,000 | 84.1 | \$101,272 | \$88,000 | 115.1 | \$303,213 | 78.2 | 94 | |
| V Chad Deley | 101.4 | \$68,986 | \$130,000 | 53.1 | \$272,367 | \$182,000 | 149.7 | \$341,353 | 130.3 | | 78.7 |
| Brian Traboulay | 91.5 | 49,658 | 160,000 | 31.0 | 203,539 | 134,000 | 151.9 | 253,197 | 18.7 | | 72.3 |
| VI Dorian Oldham | 97.7 | \$115,867 | \$100,000 | 115.9 | \$87,491 | \$110,000 | 79.5 | \$203,358 | 12.4 | | 74.9 |
| Albert Serur | 94.2 | 83,480 | 90,000 | 92.8 | 110,910 | 116,000 | 95.6 | 194,391 | 21.6 | 91 | |
| VII Jared Cleckner | 110.2 | \$114,177 | \$80,000 | 142.7 | \$59,012 | \$76,000 | 77.6 | \$173,189 | 74.7 | | 74.6 |
| Travis Moody | 106.8 | 65,204 | 90,000 | 72.4 | 118,603 | 84,000 | 141.2 | 183,808 | 82.5 | | 74.4 |
| VIII Christine Judge | 99.1 | \$24,254 | \$52,000 | 46.6 | \$78,767 | \$52,000 | 151.5 | \$103,022 | 93.0 | 82 | |
| Erin Allen | 97.7 | 85,166 | 52,000 | 163.8 | 16,488 | 52,000 | 31.7 | 101,654 | N/A | 88 | |

† Performance factor = (% F6 Mo Obj + % P6 Mo Obj) ÷ 2

Spotlight recognizes State General Agents in Categories I-VIII with minimum 10% Growth and 90% Performance Factor with retention or net to gross standard. YTD Winners for Categories I-VIII will be recognized at Convention by highest Performance Factor in excess of 100% and the YTD Spotlight number may not necessarily reflect that computation. SGAs must be in their current category a minimum of 6 months to compete for YTD awards.

CATEGORY I



1
DONNA LAMONTAGNA
CHICAGO, IL



2
BRENDA DI SOMMA
SOMERSET, NJ

CATEGORY III



1
DAVID BLAISDELL
GOODLETTSVILLE, TN



2
LAURIE GRUBER
HAMMOND, WI

TOPROOKIE

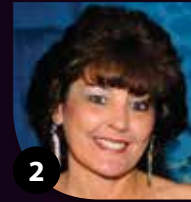


PAM MONETTI
ST LOUIS, MO

CATEGORY II



1
TRAVIS DANIELS
CHESAPEAKE, VA



2
ROBIN ANDRADE
MALDEN, MA

CATEGORY IV



1
MICHAEL COOPER
DES MOINES, IA



2
CARL ZABLOTNY
LAS VEGAS, NV

TOPMANAGER



CINDY CLEARY
LEE'S SUMMIT, MO

PUBLIC RELATIONS CATEGORIES ARE AS FOLLOWS:

| CATEGORY | POPULATION | ROOKIE: | Reps with 2015 Hire Date |
|----------|-------------------------|-------------|---|
| 1 | over 11,000,000 | | |
| 2 | 8,000,000 to 10,999,000 | ICEBREAKER: | Reps with 2016 Hire Date |
| 3 | 5,000,000 to 7,999,999 | | |
| 4 | Under 5,000,000 | PR MANAGER: | Overall card growth at the end of the current month over previous year. |

FEBRUARY PRODUCTION

| Category | Rank | Production in Cards | Location/Manager |
|----------|------|------------------------|-----------------------------|
| I | 1 | Donna LaMontagna 1,936 | Chicago/Dawn Trudden |
| | 2 | Brenda Di Somma 1,730 | NJ/Brian Ryan |
| | 3 | Lisa Bennett 1,685 | MI/Beth Farm |
| | 4 | Chuck Hill 1,526 | NorCal & Reno/Jason Beckman |
| | 5 | Dawn Trudden 1,440 | Chicago/Denise Gilbert |
| II | 1 | Travis Daniels 2,444 | PA/Katherine Pratt |
| | 2 | Robin Andrade 2,124 | Mass & RI/Rosanna Gill |
| | 3 | David Scalisi 1,979 | NY State/JT Tasker |
| | 4 | Tami Williams 1,728 | IN/Michelle Baxter |
| | 5 | Steve Sanchez 921 | S FL/Billy Sauers |
| III | 1 | David Blaisdell 2,665 | TN & SW NC/Beth Farm |
| | 2 | Laurie Gruber 1,307 | WI/Amanda Mlinaz |
| | 3 | Becky Cutler 1,234 | CO/Cindy Cleary |
| | 4 | Sandy Knapp 1,127 | WI/Amanda Mlinaz |
| | 5 | Kimberly McGuire 1,090 | ON/Jackie Lowe |
| IV | 1 | Michael Cooper 2,601 | IA/Dawn Trudden |
| | 2 | Carl Zablorny 2,518 | NV/Jason Beckman |
| | 3 | Robin Denham 1,880 | KS & NW MO/Cindy Cleary |
| | 4 | Dee Hettinger 1,226 | KS & NW MO/Cindy Cleary |
| | 5 | Randy Stockley 997 | NL/Melissa Lively |
| ROOKIE | 1 | Pam Monetti 669 | St Louis/Cindy Cleary |

ALL TIME PR CARD PRODUCTION RECORD: 18,960 CARDS

FEBRUARY MANAGERS

| Rank | Card Growth | Director |
|------|---------------------|-----------------|
| 1 | Cindy Cleary 3,746 | Patti Morgan |
| 2 | Tami Williams 2,717 | Michelle Baxter |
| 3 | Dawn Trudden 2,186 | Denise Gilbert |
| 4 | Rosanna Gill 1,741 | Denise Gilbert |
| 5 | John Keliher 1,684 | Patti Morgan |

FEBRUARY BONUSES

| | | | | |
|------------------|-----------------|------------------|-------------------|-------------------------|
| Ken Altizer | Erica Dalager | Krissa Hensley | Tim O'Connor | Rona Pileggi Spano |
| Tony Anderson | Travis Daniels | Dee Hettinger | Steve Orcheron | Donald Spohn |
| Robin Andrade | Robin Denham | Brett Hulme | Kathy Pappas | Randy Stockley |
| Malka Arony | Brenda Di Somma | Sandy Knapp | Cas Robinson | Sarah Thomson-Dufrechou |
| Lisa Bennett | Dion Dizon | Shane Knowles | Chas Robinson | Jessica Treybick |
| Gabriela Berloni | Jeanette Dodd | Cindy Kunce | Anna Guido Rohrer | Leo VanDenBussche |
| David Blaisdell | Darrell Dorey | Donna LaMontagna | Gary Rothman | John Wagner |
| Deborah Boles | Vivian Dwyer | Timothy Leary | Rebecca Rozario | Al Wall |
| Lou Nell Busby | Mark Flemm | Larry Lozano | Irene Rurycz | Lisa West |
| Casey Cash | Mark Gagliardi | Dianna Lueke | David Scalisi | Carl Zablorny |
| Fran Christie | Susan Gilbert | Lacy Martin | Crystal Senour | |
| Cheryl Cook | Laurie Gruber | Kimberly McGuire | Patrena Smith | |
| Michael Cooper | Jeffrey Hapke | Pam Monetti | Tracy Smith | |
| Becky Cutler | Holland Harriss | George Murry | Mario Soljan | |

YTD PRODUCTION

| Category | Rank | Production in Cards | Location/Manager |
|----------|------|------------------------|-----------------------------|
| I | *1 | Lisa Bennett 3,087 | MI/Beth Farm |
| | *2 | Brenda Di Somma 2,499 | NJ/Brian Ryan |
| | 3 | Jessica Treybick 2,384 | NY City/Brian Ryan |
| | 4 | Jay Bentley 2,288 | Dallas/Christa Davis |
| | 5 | Chuck Hill 2,177 | NorCal & Reno/Jason Beckman |
| II | *1 | Robin Andrade 2,946 | Mass & RI/Rosanna Gill |
| | *2 | Travis Daniels 2,863 | PA/Katherine Pratt |
| | 3 | David Scalisi 2,442 | NY State/JT Tasker |
| | 4 | Fran Christie 2,163 | BC/Jackie Lowe |
| | 5 | Tracy Smith 1,722 | NY State/JT Tasker |
| III | *1 | David Blaisdell 3,745 | TN & SW NC/Beth Farm |
| | *2 | Laurie Gruber 2,200 | WI/Amanda Mlinaz |
| | 3 | Becky Cutler 1,875 | CO/Cindy Cleary |
| | 4 | Patrena Smith 1,776 | CT & W Mass/Rosanna Gill |
| | 5 | Kimberly McGuire 1,662 | ON/Jackie Lowe |
| IV | *1 | Randy Stockley 3,708 | NL/Melissa Lively |
| | *2 | Carl Zablorny 3,634 | NV/Jason Beckman |
| | 3 | Michael Cooper 3,350 | IA/Dawn Trudden |
| | 4 | Tim O'Connor 3,085 | OK/Christa Davis |
| | 5 | Robin Denham 2,537 | KS & NW MO/Cindy Cleary |


ALL TIME PR CARD PRODUCTION RECORD: DENISE BOWYER 61,879 CARDS

YTD MANAGERS

| Rank | Card Growth | Director |
|------|----------------------|-----------------|
| *1 | Cindy Cleary 4,513 | Patti Morgan |
| *2 | Melissa Lively 4,224 | Laurie Onasch |
| *3 | John Keliher 3,653 | Patti Morgan |
| 4 | Tami Williams 2,669 | Michelle Baxter |
| 5 | Rosanna Gill 2,373 | Denise Gilbert |


WORLD'S GREATEST BONUS

1



MARK DUSHAJ
\$10,159
Zachary Hart

2




MASSOUD VAZIRI
\$8,596
Altig-Orlovic

3




DANIEL HANSON
\$7,450
Chad Deley

4



MICHAEL VAN DELFT
\$6,898
Imran Satti

5



ALVIN ALI
\$4,982
Don Foti

FEBRUARY BONUS LEADERS

February Bonus Payout: \$1,789,219
February Bonus Qualifiers: 3,413

- | | | | | | | | | | |
|--|---|---|--|--|---|---|---|--|--|
| <p>\$10,159 Mark Dushaj 8,596 Massoud Vaziri 7,450 Daniel Hanson 6,898 Michael van Delft 4,982 Alvin Ali 4,729 Jesusdieu Portilus 4,699 Lily Sakai 4,595 Mark Lomonaco 4,104 Bruce Tan 4,022 Marc Thebeau 3,978 Timothy Copenhaver 3,973 Joey Sales 3,848 Helen Taylor 3,792 Mike Sukhbaatar 3,716 Roghie Hassan Loo 3,627 Shalom Chaimov 3,468 Sara Rostamijalilian 3,441 Van Ortega 3,438 Tevita Tupouniua 3,355 Cynthia Sittig 3,276 Katie Massart 3,265 Kory Louvelle 3,207 Ashley Rust 3,049 Maanita Meneses 3,045 Ronald Rivera 3,044 Andrew Hynan 3,020 Max Quasem 2,960 Eric LaBossiere 2,945 Igor Melcharek 2,911 Brett Maurice 2,858 Elifranc Deus 2,850 Peter Gabranski 2,835 Jordan Seguin 2,835 Daniel Marino 2,820 Danielle LaBarbera 2,772 Kaleiokamaile Viena 2,758 Benton Tong 2,734 Ifeanyi Ufondu 2,720 Alan Sedaghat 2,676 Amanda Krywy 2,649 Joshua Rush 2,638 Kyle Alden</p> | <p>\$2,634 Ruben Soberanes 2,624 Anemone Bennett 2,610 Wislaine Laurent 2,574 Riley Peters 2,565 Oleg Novitchii 2,563 Lee van Delft 2,538 William Parmeter 2,505 Elizabeth Garcia 2,492 Dustin Dunbar 2,476 Douglas Clarke 2,466 Kaylee Kielczewski 2,456 Patrick Donovan 2,434 Elena Riley 2,400 Charles Gotcher 2,395 Jagdish Sukhu 2,389 Marisha Sommerville 2,389 Michael Burningham 2,380 Peter Davis 2,370 Kalen Dugan 2,358 Joel Trask 2,337 Muhammed Ashraf 2,326 Cherri Xie 2,324 Junbin Koh 2,320 Waleah Salah 2,317 Cathleen Hairston 2,304 Christabel Ornelas 2,285 Patricia Lambert 2,266 Kathryn Fell 2,257 Gretchen Lasser 2,254 Christopher Bungay 2,250 Ross Ewen 2,238 Miranda Mortensen 2,220 Sam Chan 2,198 Erica Campbell 2,197 Joseph Huh 2,184 James Bailey 2,174 Evelyn Howell 2,174 Violetta Goldman 2,170 Tina Nelson 2,147 Bruce Viaje 2,145 Pedro Lemos 2,139 Scott Hanna</p> | <p>\$2,137 Stuart Pagan 2,132 Paul Smith 2,109 Joachim Jean 2,098 Sean Walsh 2,066 Bryan Juskiw 2,066 Elba Vargas 2,044 Lora Beronja 2,044 Jordan Albright 2,041 Yvette Nelson 2,034 Marianne Derome 2,031 Maren Brown 2,031 Erez Shabtay 2,019 Jenny Alvarez 2,019 Sulta Conway 2,001 Mark Lahijani 1,998 Bernie Thompson 1,989 Darrin McAllister 1,986 Carmela Pellen 1,985 Marc Demilia 1,976 Scott Florin 1,963 Jean Joseph 1,959 Joshua Lenix 1,958 Julieth Tellez 1,958 Mahadai Kryshundayal 1,955 David Basnett 1,953 Antonio Vieyra 1,913 Shaun Perritt 1,907 Lisa Jones 1,898 Corey LaVigne 1,898 Joshua Rauser 1,897 Joey Kennedy 1,881 Joaquin Santos 1,878 Timothy Blackburn 1,876 Amanda Dickinson 1,870 Timothy Penso 1,856 Thomas King 1,855 Scott Remmey 1,851 Michael Spann 1,839 Richard Carter 1,837 Laurekins Pardovani 1,836 Zainub Nanji 1,836 Mike Allen 1,831 Patrick Rowe</p> | <p>\$1,823 Michael Clower 1,819 Nicholas Walsh 1,816 Raymond Angeles 1,805 Jasmine Hamlor 1,800 Katherine Garcia 1,800 Jason Green 1,796 Craig Strompf 1,794 Harvey Quinn 1,784 Charles Belt 1,783 Jared Mercer 1,781 Samson Adelufosi 1,768 Raymond Kwong 1,764 Tobe Pope 1,762 David Orozco 1,753 Maxo Tanis 1,749 Mark Harhager 1,743 Wendy Kleiner 1,743 Jaclyn Soto 1,740 Bryon Eddinger 1,728 Jennifer Reed 1,726 Dina Boghdady 1,723 Robert Adrahtas 1,722 Kareem Mutia 1,719 Brittany Smart 1,719 Antonio Vieyra 1,718 Jose Garcia 1,717 Jordon Graham 1,713 Andrew Severson 1,712 Richard Beck 1,711 Bernadette Casciato 1,704 Maria Ramirez 1,699 Mark Tusing 1,699 Daisy Mayama 1,698 Hugo Flores 1,681 James Lawson 1,678 Fritziel Octave 1,675 Michael Claseman 1,673 Pita Pelenato 1,664 Lidia Meglei 1,662 Robin Sloan 1,652 Demetrice Parker 1,648 Dustin Edgell</p> | <p>\$1,639 Robert Ford 1,635 Christopher Bennett 1,635 Sean Sperazza 1,631 Glenn Arakawa 1,628 Richard Millington 1,625 Travis Picklesimer 1,622 Gary Slocum 1,620 Donald Gregoire 1,618 Joshua Garrison 1,616 Kethler Claimon 1,609 Ryan Watts 1,599 James Keefer 1,592 Brittany Curry-Jack 1,587 Sulta Deckard 1,584 Orett Nelson 1,582 Tad Teeters 1,581 Garret Kun 1,577 Michael Trinh 1,566 David Rockway 1,563 James Lafata 1,561 David Watkins 1,559 Aaron Chen 1,556 Lleison Martinez 1,551 David Herchick 1,542 Kelly McDonald 1,538 Edward DeFurio 1,537 Henry Ingraham 1,536 Ruben Santillana 1,536 Anthony Sava 1,529 Ellen Schultz 1,527 Leah Unzicker 1,525 Maria Avila 1,520 Ashley Bodnar 1,516 Timothy Bumper 1,515 Mary Perinpanayagam 1,512 Fadi Nassar 1,512 Matthew Cessna 1,507 Adam Kidikas 1,498 Dario Messina 1,498 Tereesha O'Neal 1,492 Jesse Doherty 1,481 Marc Kurzberg</p> | <p>\$1,480 Alix Albright 1,478 Ernest Patterson 1,478 Danielle Morales 1,478 Lincoln Dziekonski 1,475 Benjamin Ainscough 1,475 Antonina Cuevas 1,473 Jordan Keith 1,472 Jessica Rhoades 1,472 Rhonda Boucher 1,465 Alexander Bayley 1,464 Stephanie Baker 1,457 Tammie Keslake 1,457 Andy Dorf 1,455 Hakan Ozalpasan 1,452 Deborah Paredes 1,451 Nuzha Daadouch 1,450 Dean Gushi 1,444 Jeremy Engrav 1,439 Dawid Liniewski 1,439 Kashala Guiden 1,436 Miranda Ramirez 1,435 Andrea Kessler 1,430 Omar Hashimi 1,428 Pablo Zetina 1,427 Rolf Wick 1,427 Nedal Kawash 1,424 Ryan Witham 1,422 Anthony Theriault 1,422 Tyrenna Wesley 1,415 Ariel Demesa 1,414 Dominik Miara 1,401 Karen Sims 1,395 Major Clary 1,395 Horatio Ward 1,389 Ryan Weiss 1,384 Yollette Mompont 1,384 Steven Trattar 1,384 Zenon Zorij 1,372 Brian Stern 1,370 Phillip Waisman 1,366 Daniel Bean 1,364 Geri Hedrick 1,363 Nathan Montgomery 1,360 Delores Aguilera 1,357 Todd Powers 1,356 Javier Roe 1,352 Peer Shmelzer 1,351 Michael Mallia 1,350 Auston Mavrak 1,350 Kara Winter 1,349 Michael Ashton 1,348 Steven Stensrud 1,347 Desarae Freeman 1,345 Marmin Alea 1,344 James Bonaccorsi 1,339 Jonathan Russell 1,338 Hinalai Hukehuke 1,336 Jonah Powell 1,334 Christopher Muraca 1,330 John Catalano 1,329 Alex Smith 1,326 Shafer Pacada 1,324 Joseph Sarasin 1,323 Courtney Hayes 1,321 Fabian Aniekwensi 1,321 Shelby Poston 1,320 Brian Jerome</p> | <p>\$1,320 Matthew Dawson 1,319 Tasha Jones 1,311 Brooklyn Mims 1,307 Jamie Tan 1,305 Monica Dollins 1,303 Victor Fesinger 1,303 Adem Abdula 1,300 Michael LaVolpe 1,300 Matthew Willrodt 1,297 Pejman Hesami 1,295 Elizabeth Shayler 1,294 Lindsey Whitehurst 1,292 Thomas Dillon 1,291 Lisa Kahan 1,291 Joel Jesurun 1,290 Rosita Tumpap 1,290 Darrik Robbins 1,288 John Keslar 1,286 Adam Wolcott 1,282 Scott Hannon 1,281 Casey Willis 1,278 Thomas Fleming 1,277 Marie Laine 1,274 Tiffney Harmouche 1,274 Romaniya Lutsyuk 1,271 Erna Gasanin 1,271 Michael Bagueur 1,267 Stephanie Novel 1,260 Alma Lozano 1,259 Phyo Phyo 1,258 Kristina Moore 1,256 James Reddick 1,254 Julie Warwick 1,251 Mario Andres Chavez 1,249 R Alexander Woodruff 1,248 David Schanuel 1,247 Joshua Kershaw 1,247 Scott Harris 1,246 Richard Whyte 1,242 Virakbot Oung 1,238 Collins Appiah 1,237 Johnny Ly 1,235 Christopher Botelho 1,231 Erin Murray 1,230 Svyatoslav Stefanyshyn 1,229 Matthew Castelli 1,227 Justin Crawford 1,225 Christopher DiMarco 1,223 Nathan Hunez 1,221 Juan Nunez 1,216 Joseph KleeB 1,208 Eugenia Austin 1,208 Theodore Ryan 1,202 Prashant Koppolu 1,202 Charlexius Evans 1,201 Juan Torres 1,201 Joshua Miker 1,200 Denis Snyder 1,199 Luc Do 1,198 Austin Soboleski 1,197 Anthony Burke 1,197 Brody Maughan-Evanson 1,195 Lawrence Hauck 1,195 Jacob Carlson 1,193 Joshua Lynch 1,192 Nicholas Forrest 1,191 Priscila Gonzalez</p> | <p>\$1,189 Katherine Coolidge 1,189 Lalitha Janardhanan 1,186 Bilal Farsakh 1,183 Bryan Czajkowski 1,183 Alisha Hart 1,182 Jonathan Jones 1,181 Zachary Suarez 1,178 Paramjit Sangha 1,177 Daniel Juskiw 1,177 Javier Alfaro 1,176 Charles Portis 1,175 Andrew Tang 1,173 Ryan Beuc 1,171 Emily Sutton 1,170 Christine Moore 1,170 Daniel Colatrella 1,167 Valerietina Colbert 1,166 Paulius Komskis 1,165 Marzuwoa Brown 1,164 Cheetara Austin 1,164 Maryna Semenova 1,160 John Turner 1,155 Badum Maaloo 1,154 Colin Bryant 1,154 Mark Bishop 1,154 Cleopatra Sola 1,153 Nadine Smith-Johnson 1,152 Frank Stahmer 1,149 LaTasha Boyd 1,145 Lesina Ah Sue 1,142 George Bort 1,142 Jonathan Palacios 1,138 Travis Wiley 1,138 Edward Crocker 1,136 Lundy Lichte 1,136 Richard Bentley 1,135 Anthony Savinon 1,135 Philip Kaluza 1,134 Richard Whyte 1,134 James Clark Jr 1,132 Anthony Iovino 1,124 Raymond Mazzella 1,123 Sylvia Drwila 1,123 Richard Sidoti 1,120 Nicholas Lasala 1,120 Tracy Lepore 1,117 Daven Hermosura 1,116 William Doborowicz 1,116 Howard Dotson 1,115 Brendon Comeau 1,111 Trevor Baynes 1,111 Anita Ferris 1,110 Benito Menchaca 1,109 Daniel Dobyns 1,108 Daniel Souza 1,107 Nicholas Triantafyllidis 1,104 William Tompkins 1,102 Daisy Grimes 1,101 Hyunchul Chung 1,100 Joshua Flanagan 1,099 Aaron Esquivel 1,098 Kevin VanEpps 1,098 Terrence Smith 1,098 Matthew White 1,092 Susan Bedrossian 1,091 Daniel Toshner 1,090 Barkley Collinson</p> | <p>\$1,089 Kaila Stopa 1,089 Christopher Bentley 1,088 Celeste Dongell 1,087 Paul DiVincenzo 1,086 John O'Neal 1,084 Angeleena O'Hearn 1,081 Lucero Quintero 1,080 David Ramirez 1,076 Cody Hutchinson 1,075 Joanna Hansen 1,073 Victoria Perea 1,072 Robert Ward 1,071 Joshua Yurinko 1,069 Shannon Spears 1,069 Edmaggie Myrthil 1,064 Haydn Daniel 1,063 Sherry Schick 1,063 Agatha Safford 1,062 Colton Gould 1,062 Victoria Gonzales 1,058 Seth Plyer 1,057 Megan Richardson 1,057 Travis Vaughn 1,056 Nadia Naji 1,055 Cody Toth 1,054 Megan Hall 1,050 Adam Henton 1,048 Paola Tavarez 1,048 Cynthia Riddle 1,048 Kaitlyn Estes 1,048 Megan Johnson 1,047 Kamal Tayyib 1,046 Dwayne Gomez 1,045 Oscar Gastelum 1,044 Demmerick Stevenson 1,042 Timothy Moody 1,040 Bradley Christiansen 1,038 Melissa Spannbaauer 1,037 Melissa Losk 1,035 Kyle Schimizzi 1,032 Christopher Tricarico 1,031 Olesia Obervaniuk 1,029 Tony Nguyen 1,025 Kevin Holtz 1,025 Shams Kaddoura 1,018 Carly Ferraro 1,017 Paul Marston 1,017 Pascal Theriault 1,016 Morgan Dennis 1,014 Morgan Mays 1,013 William Barker 1,012 Donte Grant 1,009 Elaine O'Neill 1,008 Nathaniel Richards 1,008 Brian Murray 1,007 Zoltan Krecsko 1,007 Michael Checkuck 1,006 Michael Clements 1,005 Maurice Edwards 1,004 Nina Sloan 1,004 Paul Campbell 1,003 Kasali Kotun 1,003 Vashawn Nelson 1,003 Michal Ortiz 1,000 Michel Lavelanet</p> | <p>\$999 Lorena Herndon 998 Manuel Mancha 997 Zachary Whipple 996 Jorge Chavez 994 Ivan Leung 991 Michael Bell 990 Joyce Feakes 986 Tyler McKnight 986 Jeffrey Witherall 985 Mynor Lemus 981 Austin A Smith 981 Anacleto Arevalo 981 Jeffrey Spanaus 980 John Fernandez 980 Thomas Lafferty 980 Lee Jeffers 978 Mario Frias 977 Stephanie Wyatt 976 Marie Campbell 972 Lawrence Smith 972 Charles O'Dell 971 Thomas Lafferty 971 Christiana Bouligny 970 Edwin Cruz 970 Sophony Jorvelus 970 Austin Hamilton 968 Candice Sawyer 968 Elliott George 967 Azar Afnan 967 Jennifer DeMartino 966 Ester Kim 965 John Vacca 964 Dodge Fielding 960 Michael Novosel 958 Aysha McGrath 958 Carmelita Laguna 956 Sean Grant 955 Jacob Sorak 955 Abigail Vrabel 953 Summer Gonzalez 952 Daniel Clemons 952 Sally Wilson 951 Matthew McCall 949 Lisa Martin 948 Jeannette Kantengwa 947 Murray Nagler 945 Gregory Wingerter 945 Philippe Godin 944 Frederick Noel 944 Alfred Uipa 944 Peter Kaplanis 943 Zachary Lakatos 941 Victoria Varney 941 Michele Hanrahan 940 Matthew Obringer 939 Pawel Topor 939 Shai Mate 938 Tanisha James 938 Steven Counts 937 Jeremy Rivers 936 Toni Mussara 934 Ashley Rousselle 934 Sergio Joaquin Haro 934 Meghan Penberg 933 Dana Black 933 David Nguyen 932 Nicole Knisley</p> |
|--|---|---|--|--|---|---|---|--|--|

WORLD'S GREATEST BONUS - CONTINUED

\$931 Arnold Iacoviello
931 Raven Taylor
929 David Doles
927 Christine Wood
926 Glenda Crump
925 Robert Ulreich
925 Zachary Bradshaw
924 Joshua West
923 Tina Franklin
922 Colin Quigley
921 Kimberle Spooner
918 Ryan Jones
918 Constance Tuiteleapaga
916 London Nelson
916 James Mulick
916 Jennifer Wehrle
913 Kasi Hobbs
913 Nic Iagulli
910 Tasha Tucker
910 Jorge Leon
909 Nikola Subotic
908 Sergio Lanzas
908 Andre Green
907 Marysa Maggio
907 Alexander Keats
905 David Anderson
905 Stacy Cathell
903 Alyssa Cole
900 Brian Hess
899 Christopher Pabon
898 Peter Isaac
897 Rebecca Stern
897 Kiah Bryant
897 Michael Stelly
897 Morgan Lawson
897 Kirsten McKee
896 Joshua Nkwocha
894 George Lahamedjian
894 Peter Hudousek
892 Travis Stucki
892 Aryeh Freedman
892 Anita O'Brien
892 Tanisha Marizetts
891 Jaime Baez
891 Amelia Moeaki
890 Chad Matejcek
890 Benjamin Bible
888 Jeffrey Cobb
887 Rosemary Smith
886 Melanie Ryan
886 Jordan Endsley
886 Tonya Bailey
885 Salvador Pina
884 Gaspare Basile
883 Connie Arnould
882 Cheri Tupling
878 Joshua Lilley
876 Brock Lampepe
872 Marcus Martin
869 Mildred Machuca
867 Jeramey Pitman
867 Peter Peter
866 Anthony Watson
866 Travis Ward
865 Rayleen Kama
863 Michelle Montgomery

\$862 Stephanie Lovins
861 Michael McClintock
861 Mark Hoban
860 Sarah Gilmore
858 Nicholas Gasparro
858 Christina Andrews
857 Evelin Castro-Sharif
855 Neil Gossman
855 Isaac Ashley
854 Gregory VanSuch
853 Gian Trinidad
853 Sierra Chiappolini
851 Saul Lopez
849 Emil Mohareb
848 Glynne Harrell
848 Brian Thai
848 Erika Torres
847 Angela DeVivo
847 Claire Morgan
846 Mitchell Bragagnolo
845 Caroline Daviduk
845 Robert Pawlewicz
845 Yuliya Dyachyshyn
845 Nicole Wohlgemuth
844 Kyle Linardi
844 Gregory Graham
843 Cierra Saunders
841 Hector Sartori
841 Brazilian Mitchell
840 Hinda Grayman
839 Boris Powell
839 Patrick Duray
837 Shanita Ellmers
836 Asiguy Haugabook
835 Geddes Robinson
833 Michael Meisel
833 Maggie Rhodes
832 Nadezhda Vitchev
831 Stefan Johannsson
830 Bridgid Casey
829 Adrain Alfred
828 Lillian Carroll
827 Holly Ross
826 Badr Elkousy
826 Natalie Soboleva
825 Jennifer Bettis
825 William Foy
825 Gregory Campbell
824 Alan Howey
823 Kimberly Hamilton
823 Mahrukh Ali
822 Michael Steimle
821 Jodi Tetley
818 Ascer Barlatier
818 Lesley Kuffour
817 Imran Khan
816 Donna Layton
815 Seth Frisby-Jack
815 Matthew Wilson
815 Edmund Leddy
814 Travis Vandenberghe
812 Jennifer Robinson
811 Shiv Patel
810 Jack Fleming
810 Philip Roffi
810 Raul Jacobs

\$810 Coral Ashe
806 Evan Donoghue
806 Ellen Pybus
805 Ashleigh Meador
804 Ranjana Chopra
802 Myles Coston
802 Yuriy Kosovan
801 Daymon Green
800 John Sardin
798 Tommy Ward
797 John Bernet
797 Michael Botond
797 Christopher Hitchcock
795 Kelly Silvia
795 John Mehaffey
794 Peter Iversen
794 Paul Smoley
794 Teresa Pressley
793 Liliana Rodriguez
792 Erin Moyer
791 Jon Golin
791 Maksim Lagoda
790 Austin Barnes
790 Anthony Adamic
790 Mechelle White
789 George Young
789 Alexander Johnston
789 Kristy King
787 Paul Dempsey
787 Joshua Boyce
786 Boris Nilisen
784 Danislava Dramsazova
784 Aaron Parsons
784 Jorge Alvarez
782 Paul Evtushenko
780 Niko Richey
780 Kendra Sabin
780 Sean Douglas
780 Gregory McDuffie
780 Thomas Longino
780 Francesca Veltri
780 Michele Nieves
779 Logan Klink
777 Cristi Huffman
776 Jodi Holter
775 Mike Paragiou
775 Nicholas Deliberto
772 Robert Studzinski
772 Brian Fuller
771 Allan Giliez-Martinez
770 Vickie Moehلمان
770 Omar Fernandez
769 Lorne Sam
766 Derek Swanier
765 John Adams
765 Gabriel Manzo
765 William Nesseth
765 Vanessa Delery
763 Brendan Franklin
763 Dexter Phillip
762 Alexander Wood
762 Heather Bubadias
761 Danielle Trenier
760 Maria Grycel
760 Shelbi Sofranko
759 Deja Wilson

\$758 Benitez Rivera
758 Thomas Dervisevic
758 Mandale Tolefree
758 John DeBellis
757 Talasia Manu
757 Thomas Huynh
757 Sarah Batnag
754 Akram Abdullah
754 Dane Cunningham
753 Monica McKinney
751 Brenda Fox
751 Candice Rezzo
750 Dallas Watson
750 Eugene Minter
750 Arlo Hall
748 Andrew Bishop
747 Aaron Brugette
747 Gregory Norris
747 Michael Davis
746 George Shafiek
745 Jaclyn West
742 Yaddollah Pourjalali
741 Keisha Mitchell
741 Alberto Alcalá
741 Chantel Floyd
739 Connor McCollum
739 Brittany Williams
738 Erin Moore
738 Alexander Spore
736 Danita Jones
736 Dawn Benoit
735 Annette Wilton
735 Emmanuel Williams
732 Vincent Campana
732 Kyle Schroeder-Gurnicz
732 Chad Brunson
732 Bechir Abboud
732 Ryan Trimble
731 William Start
731 Belinda Rickles
729 Saif Alkanani
729 Sydney Normand
727 Christopher Simms
726 Craig Arakawa
726 Harold Durana
726 Corey Clayton
723 Stephen Norman
722 Jared Price
722 Aaron Ybarra
722 Peggy Luciano
719 Matthew Kelly
719 Edwin Rosa
718 Ramy Ribahi
718 Jacob Davis
718 Bereniz Vargas
717 Latanya Cheathom
714 Kimberlyn Wraygore
714 Richard Halliday
714 Neil Selley
713 Jerrica Bond
711 Connor Seemann
710 Patricia Christakos
710 Bryant Rayford
706 Crystal Session
706 Brandon Ruis
705 Eugene Garcia

\$703 Zachary Stocum
702 Brandie Bonner
702 Carlos Arballo
701 Bobby Beasley
700 Mercedes Hudson
700 Jeremy Cutlip
700 Thomas Prather
699 Brendan Bradfield
699 Luz Torres
698 Monica McKinney
698 Shauna McLugh
697 Belaid Belkaid
695 Drexil Smothers
695 James Buch
695 Julie Aprahamian
694 Daniel K Perkins
694 Jordan Wall
694 Darren Lawhon
694 Neil Valles
693 Anthony Hill
693 Bernado Lopez
693 Rebecca Sheffer
692 Connor Purington
692 Eric Peyton
692 Akame Ndumbe
692 Nikki Miner
691 Sarah Dulany-Gring
691 Shari Niigota
687 Tyler Ray
687 Diana Henry-McCool
687 Angeliqe Lavaly
687 Dawn Selden
684 Kenneth T Brown
684 Evan Cross
684 Tyler Gentry
684 Sung Oh
683 Tiffany Babin
683 Brandon Berger
683 Sasha Lopez-Zeineh
683 Sandra Sobieski
681 Sydney Hintz
681 Kelsi Jewell
681 Sarah Hall
681 Michelle Eudy
680 Ryan Vannoy
680 Heriberto Candelaria
679 Eugene Warren
679 Jessica Santamarina
679 Alan Arellano
679 Rebecca Prentice
677 Jordan Barnett
677 Danielle Trevino
677 Leonard Paschke
676 Glen Henry
676 Jahliil Sunrise
674 Amy Shui
673 Erik Graham
673 Ryann McPike
673 Eric Salley
673 Michael Buckner
672 Cory Recheck
672 Sean Hansen
672 Joshua Fox
671 Luis Garcia
671 Joecephus Grant
670 Rubin Chaimov

\$670 Linh Lam
669 Aaron Haynes
669 John Lavender
668 Mpooy Ntambwe
667 Jason Wentz
666 Luckey Boston
666 Kristen Baird
664 Nadia Nix
662 Christina Crosliin
659 Mahendra Chauhan
659 Andrew Snyder
658 Alejandro Pineda
657 Jacob Rochefort
657 Larry Pasquale
657 Barrett Mattson
656 Holly Simpson
655 Curt Jones
654 Joseph A Harris
654 Johnny Remy
653 James Frese
653 Bernado Lopez
653 Rebecca Sheffer
652 Connor Purington
652 Eric Peyton
652 Akame Ndumbe
652 Nikki Miner
651 Sarah Dulany-Gring
649 Shari Niigota
648 Tyler Ray
648 Diana Henry-McCool
647 Angeliqe Lavaly
647 Dawn Selden
644 Kenneth T Brown
644 Evan Cross
644 Tyler Gentry
643 Sung Oh
643 Tiffany Babin
643 Brandon Berger
643 Sasha Lopez-Zeineh
643 Sandra Sobieski
643 Sydney Hintz
641 Kelsi Jewell
641 Sarah Hall
641 Michelle Eudy
639 Ryan Vannoy
637 Theresa Dodd
637 Joseph Kanaan
636 Timothy Watson
636 Damarkus Loyd
636 Rodrick Hahn
636 Grace Valdivia
634 Eli Parra
634 Eli Parra
633 Rachel Mesnard
632 Dexter Hill
632 Ramon Blue
631 Justin Barker
629 Sean Mackin
629 Sean Boglin
627 Reuben Paygai
627 Brad Eckert
627 Dylan White
626 Joshua Fox
626 Travis White
626 Ibrahim Sakho
625 Glenn Hampton






\$624 Jaclyn Finafrock
624 Bruce Robinson
624 Casey Pfeffer
623 Amy Biagioni
622 Lindsay Maring
622 Jesus Parra
622 Horace Johnson
622 James Silva
621 Amber Strawn
620 James Swinton
619 Janine Watson
619 Christopher Weilandt
618 Tiara Manning
618 Larry Pasquale
616 Iryna Sushkova
616 Zonia Ramirez
615 Lazette Hamilton
615 Jana Skiba
614 Aran Dyer
614 Michael Laizure
614 Moises Rodriguez
614 Aaron McEntire
613 Kendall Williams
612 Kandy Downs-Little
612 Ricardo Subero
611 Anissa Corner
611 Gabriela Cordova
610 Tonia Reaves
609 Steven Ostroth
609 Lynn Doolittle
608 Kemberly Sousa
608 Tarek Elabasy
608 Fernando Pacheco
606 Tanisha Harris
604 Terill Perkins
604 Yeriel Rodriguez
603 Loy Jenkins
602 Daniel Rivera
602 Trina Best
602 Graciela Calderon
601 Roman Hines
601 Austin Louds
601 Wayne Doucet
600 Lafi Papalii
600 Gerald Dodson
600 Odilia Goulart
599 Abby Duarte
599 Dominique Gianfichi
599 Josh Okray
599 Shirley Jackson
598 Eric Hidy
598 Iman Chehli
598 Rochelle Whittle
597 Ryan Kendl
597 Hannah Klass
597 Karen Gates
596 Joseph Spirito
596 Cori Bowlin
596 Martin Robinson
596 Daniel Gelino
595 Lindsey Egan
595 Maurice Baritz
594 Paul Angelopoulos
594 Paul Ormes
594 Richard Isley
594 Jackie Okimoto

\$594 Vincent Andreotti
593 Sasha Walters
593 Evelyn Perez
592 Miryam Cabrera
591 Michael Hall
590 Samvel Tigranyan
590 Paul White
590 Kristin Cesarz
590 Ashley Bordelon
590 Kanon McGee
589 Sokol Fazliu
589 Sina Heak
589 Alvin Rucks
589 Ryan Benjamin
588 Jason von Rosenberg
588 Geoff Beck
588 Mark Caruso
588 Paul Chiofalo
588 Kylee Traffie
587 Jessica Roysse
587 Tanya Labinowicz
587 Jamell Ramsay
586 Amanda Hardy
586 Brandon Johnson
586 Kristin Oliński
586 Shavorne Hudson
584 Jonathan Phillips
584 Gary Lamb
584 Brenna Jensen
584 Mina Pan
583 Julianne Scavo
583 Deborah Paray
583 David Lawrence
582 Patrick Ransom
582 Carolina Husas
582 John Gibbs
582 Anthony King
581 Christal Hawthorne
581 Brandon Mogel
580 Matthew Halbmaier
580 Billi Jo Hawkins
579 Serena Johnson
579 Haven Skyy
579 Ryan Allred
578 Robert Granzow
578 Teresa Plastina
578 Roger King
578 Taylora Nathaniel
578 Diyez Washington
577 Alba Williams
574 Ala Awad
573 Carrie Bowman
573 Catherine Bauscher
572 Arthur Kicknosway
572 Shannon McCool
571 Georgia Mavrakis
570 Jennifer Class-Rodriguez
569 Demetris Smith
569 Raymond Fuji
569 Justine Dennis
568 Brandy Apodaca
568 Amy Pearce
568 Miguel Martinez
568 Ricki Emery
567 Brittany Chelette
567 Raymond Scott

\$567 Karla Lockard
567 Taylor Foster
565 Jolethia Byers
564 Denville Loney
564 Ashley Bailey
564 Amanda Bryan
564 Beverly Sibert
563 Diana Prieto Bonilla
563 Tabitha McDermid
562 Risa Moniz
561 Hannah Linderholm
561 Latisha Webb
560 Austin Yeoman
560 Maxim Shlafman
560 James Ware
559 Jordan Kness
558 Catherine Phelan
558 Steven Sibelman
558 Maxwell Rusak
557 Tommell Rollins
556 Thomas Markowski
555 Daniel Magee
554 Laquanya Bostic
554 Raphael Jaras-Dunfey
554 Amber Donewar
553 Jason J Gordon
553 Fran Kolos
552 Alexis Pineiro
552 Mayra Robles
549 Adelfa Parinas
548 Robert Walker
548 Roberto Navarro
547 Connor Cleary
546 Scott Gassner
545 Ashlie White
543 Kamilah Brock
543 Min Jiang
542 Nikki Crosby
542 Angelique Clem
541 Cornelius Holder
541 Michael May
540 Tamia Jackson
540 Samuel Aults
540 Avalon McLeod
539 Gage Hatfield
538 Michael Degiovanni
538 Aldina DaRosa
538 Frank Cordaro
537 Patrick Ngangyou
Tchounchui
537 Joseph Perkins
537 Jacob Bush
537 Maria Esposito
535 Rudolph Townsend
534 Amber Luerkens
534 James Laster
532 Paul Helling
531 David Butterfield
531 Katie Drake-Cook
530 Tristen Culpepper
529 Vishwanath Sankaran
529 Rebekka McCoy
529 Sarah Acker
528 Janice Strickland
527 Douglass Floyd
527 Sayang Ropp

\$527 Benjamin Albert
526 Tetsuya Ishida
526 Kane Nguyen
526 Malaysia Turner
526 Adan Hernandez
526 John Franklin
526 Steven Mencis
524 Machozi Pondamali
524 David Bleil
524 Jonathan Dupre
523 Maryury Garcia
522 Anthony Vega
522 Shannon Stewart
521 Gloria Mendoza
521 Ronald Kutruff
520 Cameron Colbert
519 Verneice Thomas
519 Lacey Davies
519 Jett Barnes
518 Julie Carr
517 Somphou Olivas
517 Brandon Leonardo
515 Emily Salamon
515 Danyelle Krause
514 Ayesha Jagggers
513 Brenda Goff
512 Curt Snow
512 Ryan Landmark
512 Israel Negron
512 Sheryl Philippe
512 Calvin Irving
512 Julie Greene
512 Karla Petatan
511 Amr Shater
511 Marcus Miniear
510 Felix Gonzalez
510 Susan daCruz
509 Olivia Drobny
509 Pablo Gutierrez-Guzman
509 Benjamin Varner
508 Michael Palmer
508 Tamia Jackson
508 Kimberly Martinez
507 Brian Melvin
507 Deana Plaster
507 Natalie Ball
506 Marina Sevastyanova
505 Jose Rodriguez-Lopez
505 Mia Montgomery
504 David Rodriguez
503 Katherine Bailey
503 Eva McCracken
502 Jeanette Pacheco
501 Sarah Whiting
501 Alan Fricke
501 Daniel Andrews
501 Andrea Yee
501 Colin Henry
501 Joan Jordan
501 David Rigney
500 Hawa Kaba

LEADERSHIP BONUS

| | | | | |
|--|---|---|--|---|
| 1 | 2 | 3 | 4 | 5 |
|  |  |  |  |  |
| NICHOLAS MOORE \$28,137 Durhon Oldham | ZACH OTTO \$26,081 Sabrina Lloyd | MARIAN SERTLER \$23,247 Sabrina Lloyd | ROBERT KANAAN \$23,190 Imran Satti | HAROLD DURANA \$21,673 Don Foti |

FEBRUARY BONUS LEADERS

February Bonus Payout: \$1,452,113
February Bonus Qualifiers: 510

- \$28,137 Nicholas Moore
- 26,081 Zach Otto
- 23,247 Marian Sertler
- 23,190 Robert Kanaan
- 21,673 Harold Durana
- 20,990 Marc Salvaggi
- 19,945 Patrick Bendure
- 17,539 Daniel Hartwig
- 16,869 Joshua Krueger
- 16,460 Joshua Dishong
- 16,256 Stephen Giddens
- 14,529 Aaron McLean
- 14,379 Robert Smith
- 13,707 Corey Helly
- 13,654 Magda Figueiredo
- 13,238 Evan Holzhauser
- 13,206 Bobby Szwaja
- 13,052 Brian Zuzick
- 12,992 Ryan Wilson
- 12,429 Christopher Akins
- 12,380 Brett Gryska
- 11,964 Doreen Ryan-Foti
- 11,300 Justin Adams
- 11,298 Ryan Fickert
- 11,080 Muhammed Ashraf
- 10,812 Troy Plummer
- 10,657 Alon Fischer
- 10,427 Bobby Gujral
- 10,378 Thomas Vena
- 10,113 Mohammed Moalawi
- 10,001 Juan Olvera
- 9,971 Ryan Stenglein
- 9,961 Begona Patino-Lopez
- 9,852 Jake Yagjian
- 9,794 Gabriela Sime
- 9,759 Antonio Reyes
- 9,671 Patrick Guthrie
- 9,630 Andrzej Sertler
- 8,951 Nicholas Scordos
- 8,789 Paul Samra
- 8,535 Richard Dyer
- 8,526 Britton Costa

- \$8,343 Craig Ebinger
- 8,184 Christina Meyer
- 8,113 David Wang
- 8,099 Matthew Diulus
- 8,067 Levar Morgan
- 8,064 John Nieves
- 7,980 Steven King
- 7,844 Michael C Williams
- 7,831 Charles Ferrari
- 7,594 Joshua Olin
- 7,574 Adeyemi Akinade
- 7,573 Atta Saleh
- 7,561 Albert Lau
- 7,558 Jimmy Tchen
- 7,451 Dan Ikei
- 7,411 Blake Higuchi
- 7,372 Stephen Hill
- 7,359 Matthew Parks
- 7,154 Nasr Quadri
- 7,058 Richmond Gerrish
- 6,720 Michael Gerstein
- 6,708 Chelsie Otto
- 6,663 Brandon Teter
- 6,530 Joshua Jackson
- 6,506 Ryan Bisanz
- 6,452 Robert Hamilton
- 6,447 Joseph Tomanovich
- 6,389 Ryan Hall
- 6,237 Michael Clemente
- 6,117 Jason Bratin
- 6,083 Rodney Ward
- 5,998 John Conard
- 5,979 Sean Velasquez
- 5,898 Roger Fung
- 5,794 Andre Bent
- 5,857 Syed Quadri
- 5,841 Melinda-Rae Lyse
- 5,825 John M McGrath
- 5,776 Luay Ghawi
- 5,769 Avi Kauderer
- 5,719 Jesse Rennich
- 5,700 Marisa Willgruber

- \$5,674 Jordan Chalom
- 5,666 Matthew Conrad
- 5,628 Nicholas Lorence
- 5,455 Chad Potts
- 5,417 Jonni Ng
- 5,357 Kody Kramme
- 5,339 Jameetri Washington
- 5,318 Natalie Linker
- 5,288 George O'Shea
- 5,174 Salman Satti
- 4,984 Michael Laramie
- 4,942 Brandon Minor
- 4,896 Alex Roland
- 4,895 Andre McCallum
- 4,867 Nicole Sanders
- 4,844 Stephen Jeung
- 4,770 Evan Donoghue
- 4,768 Patrick Stenglein
- 4,743 Eric Ebbitt
- 4,667 Trevor Mayer
- 4,578 Chris La Fond
- 4,566 Timothy Wilson
- 4,544 Scott Montgomery
- 4,495 Brandon MacDonald
- 4,429 Scott Wheeler
- 4,414 Rafi Nawabi
- 4,405 Christopher Dicks
- 4,254 Andrew Wagner
- 4,214 Darrell Asbell
- 4,071 Jessica Wilhite
- 4,066 Devon Chapman
- 4,034 Gevorg Yanukyan
- 4,018 Michael Stuver
- 3,994 Duni Olusegun
- 3,982 Alexandra Graham
- 3,961 Jesse Doherty
- 3,914 Morgan Lobello
- 3,900 London Nelson
- 3,898 Alberto Alcalá
- 3,878 Sokol Fazliu
- 3,866 Angel Patryluk
- 3,865 Joy Vann-Austin

- \$3,862 Lamar Livingston
- 3,808 Patrick Knouse
- 3,795 Hussain Mir
- 3,701 Robert Park
- 3,680 David Rigney
- 3,664 Charley Forshee
- 3,650 Mark Dombrowski
- 3,612 Cara DeFiore
- 3,595 Jesse Benwell
- 3,578 Patrick Rieger
- 3,542 Brent Bowling
- 3,524 Mack Doby
- 3,458 Edford Banuel
- 3,412 Dustin Dunlap
- 3,348 Tyler McKnight
- 3,337 Matthew Cartwright
- 3,299 Corey Hallam
- 3,275 Mark Hileman
- 3,273 Jamie Cates
- 3,265 Deryck Webb
- 3,264 David Higa
- 3,219 Ashley Wenning
- 3,154 AshLynn Orng
- 3,127 Bradley Kampmeier
- 3,116 Richard Barbour
- 3,067 Brian Gilmore
- 3,057 Christopher Murray
- 2,951 Herman Fennell
- 2,912 Jordan Reinhold
- 2,910 Kelvin Fernandez
- 2,896 Ernest Powell
- 2,813 Roberto Navarro
- 2,813 Ala Awad
- 2,793 Minh Phung
- 2,790 Julianne Scavo
- 2,772 Mark Beckford
- 2,758 Holly Lacey
- 2,754 Matthew Turnquist
- 2,751 Jamil Harris
- 2,746 Paul Zuzick
- 2,742 Constance Tuiteleapaga
- 2,706 Darren Miller






- \$2,667 Sharif Grays
- 2,653 Carrie Padgett
- 2,639 Tina Phongsavath
- 2,562 Angela Landry
- 2,557 Nikolas Moreschi
- 2,551 Ransay Vazquez
- 2,545 Michael Musso
- 2,516 Christopher Hintz
- 2,478 Grant Myers
- 2,463 Michael Denton
- 2,407 Jesse Spencer
- 2,388 Christopher Rodriguez
- 2,373 Aziz Farsakh
- 2,369 Alex Kae
- 2,334 Kade Beck
- 2,310 Michael Russo
- 2,304 Drew Sharp
- 2,295 Bryan Fronenberg
- 2,282 Tucker Gregor
- 2,254 Andrew McQuade
- 2,248 Lorena Barriere
- 2,233 Aaron Parks
- 2,200 Stephanie Kell
- 2,157 Mahadai Kryshundayal
- 2,155 Justin Diaz
- 2,110 Kevin Appasamy
- 2,096 Lisa Richardson
- 2,072 George Taramas
- 2,063 I-Perfection Harris
- 2,035 Ibrahim Bah
- 2,011 Angelique Lavaly
- 2,005 Steve Bryant
- 1,978 Mike Paragiou
- 1,974 Andrew Chambers
- 1,937 Joseph Kanaan
- 1,927 Herbert Stell
- 1,911 Sheila Downey
- 1,896 Carl Carlberg
- 1,797 Erikka Michaels
- 1,760 Shane Carlson
- 1,739 Johnny Ly
- 1,733 Anthony A Lopez
- 1,719 Patrick Duray
- 1,715 Erez Shabtay
- 1,713 Amr Shater
- 1,711 Craig Strompf
- 1,671 Mike Lade
- 1,668 Brandon Edens
- 1,658 Christopher McFoy
- 1,615 Paul Smith
- 1,611 Laura Frew
- 1,559 Dilushi Perera
- 1,548 Jason Cox
- 1,536 Kyle Schimizzi
- 1,495 Matthew Kurey
- 1,495 Gregory Sampat
- 1,470 Matthew Cessna
- 1,468 Phillip Jenkins
- 1,465 Jon Gelhorn
- 1,454 Julianne Moore
- 1,453 Patricia Cicerale
- 1,451 Pamela Randle
- 1,416 Martyna Dudapasieka
- 1,412 Daniel Walton
- 1,408 Yussuf Elzein
- 1,377 Pablo De La Cruz
- 1,368 Britany Pariente

- \$1,339 Ayrhahn Johnson
- 1,330 Austin W Smith
- 1,325 Rebyka Watson
- 1,299 Todd Glazer
- 1,263 Calvin Irving
- 1,238 Melissa Quintal
- 1,236 Shahab Mahdavejad
- 1,229 Ericka Martinez
- 1,225 Shawn Lewicki
- 1,205 Marco Camire
- 1,195 Jessica Santamarina
- 1,178 Mary-Delores Ayarzagaitia
- 1,162 Damaris Henderson
- 1,141 Daniel Franke
- 1,137 Julia Loboda
- 1,134 Dominic Telymonde
- 1,120 Richard Jones Jr
- 1,120 Derrick Coates
- 1,097 Lindsey Dettwiller
- 1,097 James DePetro
- 1,095 Robert Wright
- 1,089 Donrie Purcell
- 1,085 Rita Haidinger
- 1,077 Elias Boles
- 1,076 Vincent Meyer
- 1,063 Edward Crocker
- 1,053 Joshua Rauser
- 1,052 Min Jiang
- 1,048 Ariana Jones
- 1,019 Andy Dorf
- 1,007 Jorge Guerra
- 1,006 James Sherwood
- 1,006 Nathan Doyle
- 1,003 Alma Lozano
- 989 Haydee Burrola
- 980 Heather Watts
- 967 Timothy Bugge
- 960 Lesina Ah Sue
- 950 Jadelene Welty
- 931 DeAnthony Hartman
- 920 Thomas Longino
- 917 Jordan Kness
- 916 Joshua Crisp
- 910 Ryan Tomajcik
- 908 Troy Williams
- 907 Sandra Sandoval
- 898 Jesse Bachrach
- 889 Derek Foore
- 887 Eric Thompson
- 884 Richard Johnson
- 853 Delmy Diaz-Cervantes
- 850 Kyle Alden
- 848 Kyle Barter
- 837 Glenn Martin
- 837 Jean Joseph
- 827 Benjamin Ainscough
- 820 Roghie Hassan Loo
- 819 Tiffany Babin
- 802 Virakbot Ung
- 797 Matthew Miller
- 774 Jack Keiderling
- 763 Richard Gaffney
- 760 Lara Wyatt
- 754 Micah Focken
- 753 Joshua West
- 751 Taylor Black
- 748 Ashley Bordelon

- \$745 William Robinson
- 744 Jenna Grula
- 738 Asiguy Haugabook
- 735 Alix Albright
- 712 Tyler Worstell
- 701 Christopher Shuman
- 698 Jose Rubio
- 694 London Burnett
- 692 Beau Locker
- 679 Tonya Bailey
- 678 Nathan Widloe
- 661 Jessica Napiza
- 660 Derron Alexander
- 658 Curtis Henderson
- 645 Christine Barbour
- 623 Robert Locke
- 623 Philip Roffi
- 603 Curtisha Stephens
- 601 David Hefflin
- 600 John Young
- 591 Ricardo Subero
- 590 Hyunchul Chung
- 589 Joanna Hansen
- 586 Carlton Mack
- 585 Eric Snyder
- 584 Menno Glick
- 570 Shane McGregor
- 567 Steven Rios
- 556 Phillip McElfresh
- 554 Jeffrey Hall
- 546 Victor Agurto
- 543 Armando Aiello
- 518 Shannon Longcore
- 515 Francis Ingulli
- 506 Richard Pazak
- 502 Jason Lee



SA/GA DIRECT CODE FIELD TRAINING BONUS

| | | | | |
|--|---|---|--|---|
| 1 | 2 | 3 | 4 | 5 |
|  |  |  |  |  |
| DAVID PEEBLES \$10,485 Zachary Hart | KRYSZTIAN DROZD \$4,990 Sabrina Lloyd | PATRYCJA GRUDZINSKA \$4,407 Sabrina Lloyd | FRANK RODRIGUEZ \$4,227 Giglione-Ackerman | MICHAEL STUVER \$3,955 Zachary Hart |



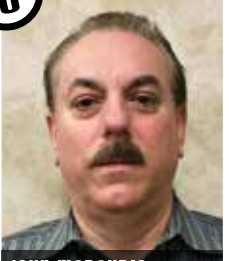


FEBRUARY BONUS LEADERS

February Bonus Payout: \$415,387
February Bonus Qualifiers: 554

- | | | | | |
|--|-------------------------------------|------------------------------------|-------------------------------|------------------------------------|
| \$10,485 David Peebles | \$1,868 Hyunchul Chung | \$1,266 Martyna Dudapasiela | \$975 Thomas Huynh | \$805 Zaneisha Countryman |
| 4,990 Krystian Drozd | 1,857 Vincent Williams | 1,263 DeAnthony Hartman | 959 Robin Gonzalez | 800 Laura Dennee |
| 4,407 Patrycja Grudzinska | 1,853 Nathan Doyle | 1,245 Ashley Wenning | 953 Nicholas Ailport | 797 Sean Conway |
| 4,227 Frank Rodriguez | 1,848 Jeffrey Hall | 1,236 Makena Alexander | 947 Joshua Garrison | 794 Kevin Ishikane |
| 3,955 Michael Stuver | 1,830 Casey Finley | 1,229 John Kreidler | 944 Joshua West | 785 Viyarth Vongprachanh |
| 3,801 Duane Shaw | 1,822 Melanie Gonzalez | 1,224 Kyle Alden | 942 Fred Greenawalt | 784 Lara Wyatt |
| 3,512 Edwin Rodriguez | 1,814 Heather Watts | 1,216 Dominic Telymonde | 940 Thomas Longino | 784 Cheryl Phillips-Simmons |
| 3,211 Karen Mosley | 1,802 Andrew Chambers | 1,215 Brian Gilmore | 914 Nicholas Lasala | 782 James Frese |
| 3,078 Clayton Bonner | 1,721 Meghan Harris | 1,205 Robert Locke | 908 Cristina Fox | 782 Micah Focken |
| 3,059 Nathan Hunt | 1,690 Natalia Tatkovska | 1,193 Sonia Tyner | 907 Dane Harnack | 777 Christopher Camara |
| 3,029 Patricia Cicerale | 1,679 Mahadai Kryshundayal | 1,190 Maria Saldana | 905 Jordon Barron | 775 Kyle Barter |
| 2,850 Elias Boles | 1,658 Alfred Uipa | 1,181 Tonya Bailey | 903 Trina Best | 775 Michelle Seaman |
| 2,818 Andre McCallum | 1,614 John McDougald | 1,159 Clint Uwaine | 903 Ericka Martinez | 767 James Weir |
| 2,817 Shiv Patel | 1,581 John Lavender | 1,153 Carlos Frazier | 903 Richard Pazak | 764 Vincent Andreotti |
| 2,792 Kyle Lewicki | 1,579 George Taramas | 1,150 Kendall Wilson | 901 Joseph McCallister | 763 Rafael Kajatt |
| 2,775 Ryan Landmark | 1,575 Candice Anderson | 1,139 Jason Ashline | 900 Fran Kolos | 761 Jeremy Schroeder |
| 2,769 Derek Foore | 1,574 Shai Mate | 1,138 Omar Billy | 900 Veronica Carrion | 757 Scott Ross |
| 2,722 Jose Rubio | 1,564 Emmanuel Fedna | 1,134 Steven Rios | 893 Julian McClain | 756 Daniel Walton |
| 2,658 Edill Cobos | 1,556 Lindsey Dettwiller | 1,133 William Barker | 892 Timothy Watson | 755 Bernard Ballou |
| 2,548 Omar Torres | 1,552 Alex Normandeau | 1,112 Brent Bowling | 892 Orby Kelley | 753 Zachary Lakatos |
| 2,543 Demetria Thomas | 1,547 Toni Mussara | 1,103 Cameron J Stanley | 886 Mike Paragiou | 750 Christopher Murray |
| 2,431 Tyler Worstell | 1,534 Lincoln Dziekonski | 1,102 Tiffany Babin | 883 Sina Heak | 750 Rodgerigus Smith |
| 2,406 Victor Agurto | 1,525 Denis-Michael Catalano | 1,097 Thomas Soloweyko | 880 Christopher Gray | 742 Johnny Ly |
| 2,377 Alma Lozano | 1,512 Danielle LaBarbera | 1,089 Neil Gossman | 877 Whitney Taylor | 740 Jaclyn Finafrock |
| 2,318 Susan Bedrossian | 1,510 Matthew Bell | 1,080 Carrie Padgett | 874 Jorge Guerra | 740 David Hefflin |
| 2,270 Timothy Bugge | 1,503 Saul Lopez | 1,070 James Jones | 872 Melissa Quintal | 739 Emma Sermos |
| 2,245 Mary-Delores Ayarzagoitia | 1,497 Muzit Berhe | 1,063 Amanda Krywy | 866 Nasser Rezaei | 737 Tanya Dodson |
| 2,238 Arthur McIntyre | 1,489 Alex Smith | 1,053 Bryant Logan | 861 Rebyka Watson | 737 Inge Sims |
| 2,238 Chirotam Ilokvwu | 1,489 William Hart | 1,050 Matthew Simon | 858 Richard Jones Jr | 735 Jadelene Welty |
| 2,236 Steve Bryant | 1,430 Susan Scott | 1,047 Daniel Dunham | 857 Leo Wright | 732 Peter Gabranski |
| 2,186 Marc Kurzberg | 1,387 Alisha Anderton | 1,046 Andrew Wagner | 857 Katherine Goben | 730 Felipe Machado-Santanna |
| 2,179 Jeramey Pitman | 1,386 Jeffrey Gilliana | 1,045 Ryan Orloski | 852 Lucan Schmidt | 725 Corey Moore |
| 2,154 Emily Brunner | 1,386 Daniel LaFontaine | 1,037 Sandra Sandoval | 850 Pamela Randle | 720 Cameron Howat |
| 2,139 Brenton Franklin | 1,379 Jenna Turner | 1,032 Joshua Randolph | 847 Joshua Randolph | 715 Paul Smith |
| 2,085 Alix Albright | 1,373 Christopher Pabon | 1,021 Shane McGregor | 836 Spencer Simmons | 712 Derron Alexander |
| 2,045 Timothy Moody | 1,343 Samantha Erbe | 1,017 Alexander Johnston | 828 Andrew Hynan | 703 Derren Chapman |
| 2,012 Kimberle Spooner | 1,343 Gregory Graham | 1,009 Arien Seemann | 826 Kelly Schoenherr | 700 Ryan Feehan |
| 1,953 Jesse Benwell | 1,325 Christopher Shuman | 1,006 Alvie Rodgers | 825 Kimberly Tagliavia | 697 Aaron Dupras |
| 1,953 Jonathan Maxwell | 1,322 Marysa Maggio | 1,005 Jonathan Frigola | 824 Angeliqye Piquion | 687 Jessica Napiza |
| 1,939 Timothy Penso | 1,305 Matthew Dawson | 1,001 Matthew Obringner | 819 Richard Johnson | 686 Robert Nolan |
| 1,938 Ivonne Perez | 1,300 Bilal Farsakh | 986 Travis Stucki | 819 Roger Rau | 685 Rachel Gallagher |
| 1,926 Matthew Kelly | 1,293 Matthew Kurey | 985 George Bort | 817 Charles Portis | 683 Amy Pearce |
| 1,923 Man Tong | 1,292 Kasey Williamson | 981 Mahendra Chauhan | 814 Marthia Garcia | 680 Tiffney Harmouche |
| 1,915 Eric Thompson | 1,275 Laura Frew | 980 Deonte Jones | 810 Dylan White | 679 Karla Stewart |
| 1,906 Christina LaPlant | 1,271 Myaa Fallon | 976 Menno Glick | 806 Debra Small | 676 Dawid Liniewski |

- | | | | | |
|------------------------------|------------------------------|------------------------------------|------------------------------|--------------------------------|
| \$670 Kristina Moore | \$641 Ranjana Chopra | \$594 Tiffany McGraw-Legere | \$569 Carlton Mack | \$544 Michael Laperche |
| 667 Joseph Quintons | 634 Veasna Keo | 591 Casey Pike | 568 Machozi Pondamali | 537 Jodi Holter |
| 666 Eric Butt | 618 Vincent Campana | 587 Raymond Fuji | 566 Kayla Comer | 533 Justin Barker |
| 666 Holly Lacey | 617 Stephanie Lovins | 587 Dexter Phillip | 564 Cornelius Holder | 530 Jonathan Jones |
| 663 Steven Stensrud | 616 Marcus Piccirilli | 583 Shannon Longcore | 562 Elcar Buhay | 522 Johnny Ramos |
| 659 Christine Barbour | 614 Michael Russo | 583 Kaleiokamaile Viena | 560 Silvana Velez | 522 Michael Nicolaiades |
| 654 Anna Pulit | 610 Joseph Kanaan | 578 Aziz Farsakh | 556 Donald Gregoire | 519 Michelle Eudy |
| 654 Byron Belser | 609 Jimez Parker | 578 Kay Pomroy | 553 Paul Zuzick | 519 Jamie Winters |
| 652 Patrick Whipp | 609 Curtis Henderson | 578 Kelvin Fernandez | 552 Kassandra Perez | 516 Glenn Martin |
| 651 Matthew Hilton | 609 Sam Chan | 576 Jacob Mohnke | 551 Skylar Chauvin | 512 Gregory VanSuch |
| 644 Thbeni Amin | 603 Geddes Robinson | 571 Andrew Siebert | 545 Kasi Hobbs | 511 Joshua Stone |

REINSTATEMENT BONUS

| | | | | |
|--|--|--|--|--|
| 1 | 2 | 3 | 4 | 5 |
|  |  |  |  |  |
| SAMI MOGANNAM \$4,685 Don Foti | MAURICE BARITZ \$2,179 Albert Serur | JOHN MERCURIO \$1,967 Giglione-Ackerman | NICHOLAS GASPARRO \$1,920 Sabrina Lloyd | BRADLEY WEIGAND \$1,905 Surace-Smith |

FEBRUARY BONUS LEADERS

February Bonus Payout: \$62,549
February Bonus Qualifiers: 165

- | | | | | |
|--------------------------------|-------------------------------|-----------------------------|------------------------------|-------------------------------|
| \$4,685 Sami Mogannam | \$1,548 Faith Jones | \$858 Joseph Faisant | \$691 Paul Helling | \$554 Andrea Yee |
| 2,179 Maurice Baritz | 1,474 Derron Alexander | 857 Glyn Hurst | 681 Mitchell Look | 522 Jordan Arcuri |
| 1,967 John Mercurio | 1,235 Geddes Robinson | 830 John Adams | 674 Lawrence Dennis | 520 Leon Thompson |
| 1,920 Nicholas Gasparro | 1,164 Meakie Grice | 754 Maria Ramirez | 660 Anna Senra | 520 Joey Sales |
| 1,905 Bradley Weigand | 1,158 Gordon Reed | 744 Ryan Vopat | 617 Sheralyn Gonzalez | 511 Laurekin Pardovani |
| 1,829 Dason Phaul | 978 Joseph B Smith | 735 Tobe Pope | 616 Pamela Faircloth | 506 Lenora Blackstone |
| 1,607 Loraine Patterson | 919 Corey LaVigne | 733 Natalie Soboleva | 596 Nabil Spahi | 506 Jagdish Sukhu |

4

BONUS TOTAL:

\$3,719,268

| | | | |
|--|----------------------------------|------------------------------------|----------------------------------|
| WORLD'S GREATEST \$1,789,219 | LEADERSHIP \$1,452,113 | SA/GA TRAINING \$415,387 | REINSTATEMENT \$62,549 |
|--|----------------------------------|------------------------------------|----------------------------------|

All qualifiers listed achieved at least \$500 in bonus totals

FOUNDERS CLUB

February Qualifiers — Outstanding Producers & PR Representatives:



Michael van Delft
SGA: **Imran Satti**
of Qualifications: **7**
Net ALP: **\$154,665**
Ret: **91.0**



Mike Sukhbaatar
SGA: **Daniel Umbertone**
of Qualifications: **13**
Net ALP: **\$54,857**
Ret: **93.3**

MILLION DOLLAR CLUB

Another champion, another milestone!
Each champion will receive a bonus of \$5,000 and the Million Dollar Club Award.
Congratulations on your achievements.



Arnold J Iacoviello
Williams-Zophin Agency
Contract Date 12/03/01
Qualified February of 2016
\$1,003,787 of Net ALP

DIRECTORS OF THE MONTH



Leaders growing leaders

Sales Director of the Month

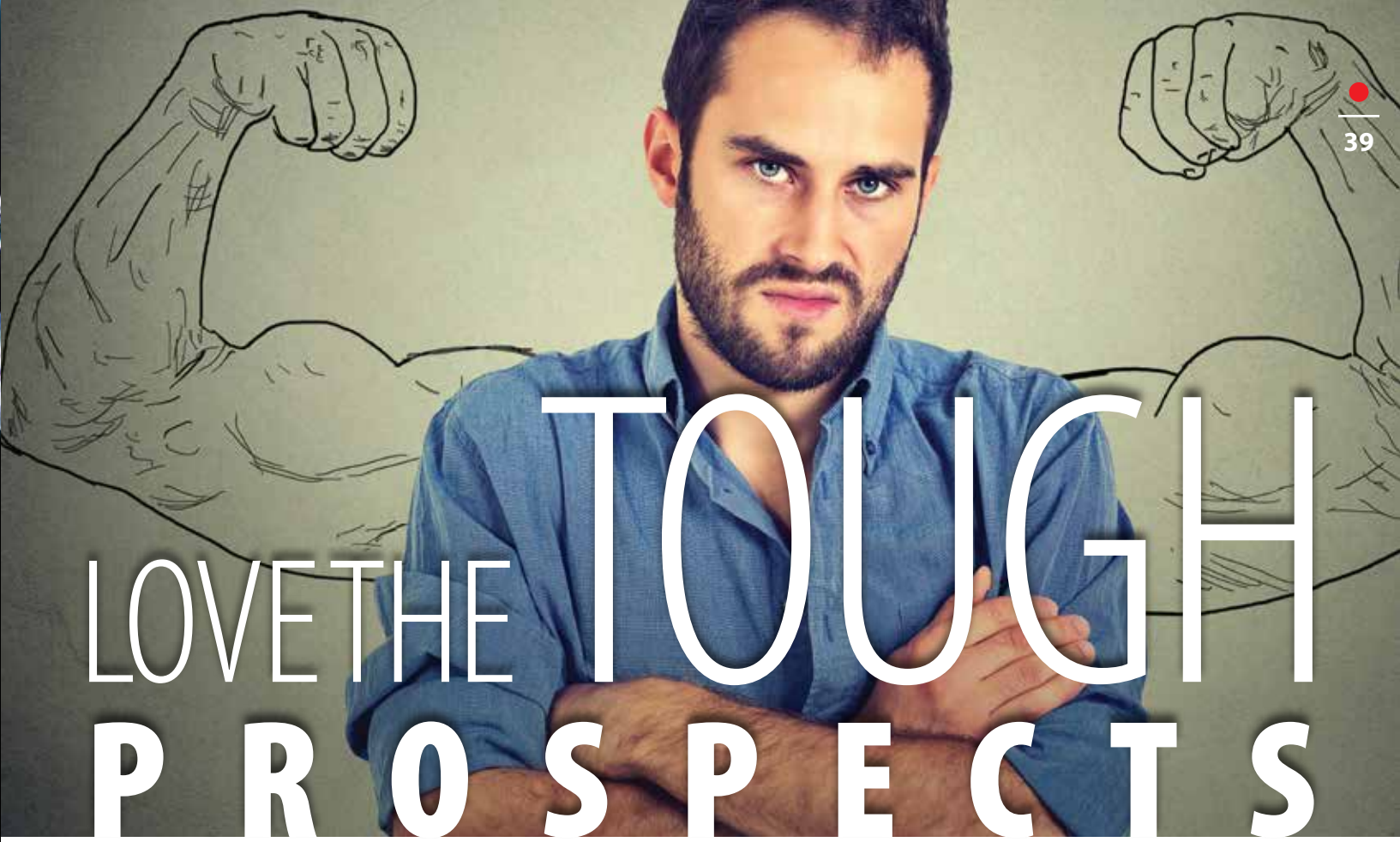


Andy Batten
Andy had 72.15% growth over February of 2015.

PR Director of the Month



Patti Morgan
Patti is the Top Director with 84.30% Lead Growth over February 2015.



Domenico Bertini
Executive Vice President
AIL & NILICO

ONE OF THE REASONS A PROSPECT may not buy from you is the fear of change. And as we very well know, the prospect's fear — any fear — will influence the outcome of the sale.

After many years of selling and training people on how to properly approach and win a customer for life, I came to realize that our clients are wary of the influence we exert on them. In most cases, they want to feel needed and important. If you can help them feel that way, they will be more trusting and open to doing business with you.

Many of our potential clients feel that the best defense against being influenced by you is a good offense. They say things like, "If you're here to sell me something..." as a way to scare you off. Heard that before? Maybe during the presentation you hear remarks like, "This sounds too good to be true" or "Be honest with me now." Are these people implying that you

are lying or misrepresenting them? No. But ask yourself, "What are they trying to say to me?" What your prospect is really asking you to do is to put yourself in his shoes for just a moment and feel the fear of making a decision. They are afraid that they could potentially make the wrong decision and that would mean failure.

Be empathetic. Be sincerely concerned for their needs. Ask questions such as, "What makes you feel that way?" Tell them "I understand how you feel" to establish a common ground and improve communication between you and them. Simple enough, but these things are essential to win even the toughest prospects and in the end close the most challenging sales.

When you establish rapport, always talk about yourself. This encourages clients to talk about themselves, bringing the human factor to both sides of the table. Believe it or not, you and your prospects have many basic things in common, even if your backgrounds are very different. Hopes, dreams, ambitions, viewpoints may be different, but we all have them. Listen carefully to what they have to say. Practice this kind of empathy daily and you can turn your toughest prospect's fear into trust in you.

In the field of sales, as in all things, you will perform as you practice, so practice hard. As you practice this approach to tough customers, you will defeat the fear of rejection, thereby building the road to accomplish your goals. Attention to details creates excellence. Give

"LISTEN CAREFULLY TO WHAT THEY HAVE TO SAY"

your best, all the time and don't save anything for the drive home.

The better prepared you are, the easier those "tough" customers will "surrender".



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MAY 18-21



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